NOW HEALTH INTERNATIONAL

API 亚太财险 Asia-Pacific P&C

《全球保》团体医疗保险 WorldCare Explained

Companies

您绝对需要的国际医疗保险

Why your employees need international health insurance

为了您的雇员的健康，您应给他们提供最佳的医疗服务。

您的雇员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的雇员联系到最权威的医生与专家、全球最高信誉的医院和诊所，且保证他们的治疗费用纳入到医疗保障范围 。

  如果您的雇员频繁出国旅行已成为一种生活方式，或是您想要保证您的雇员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 。

Your employees deserve the best for their health. This means reliable access to first class medical treatment, when they need it, at home and abroad.

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

  If your employees' responsibilities involve regular foreign travel, or you want them to have guaranteed access to the best healthcare in China and abroad, they 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 and your employees

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

时刻陪伴在您的雇员左右，在他们需要时，我们给他们贴身支援

- 时康相信您的健康和福祉非常重要 。我们的增值服务为您的雇员提供附加保障，在他们最需要的时候，为他们提供绝对的保护 。

Support to stay well and support when your employees need it

- At Now Health we think it's important to support your employees with their 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 your employees, every step of the way.

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，为您的雇员提供第二医疗意见服务，确保他们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: 您的雇员只需联系他们当地的客户服务团队即可使用此服务。
CustomerService@now-health.com

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 your employees with a second medical opinion service to help ensure they 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: Employees simply contact their local Customer Service team to use this service.
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: 为了帮助您的雇员更轻松地完成此过程，我们提供礼宾服务以帮助他们的管理流程。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，因此您的雇员无需预先付款
- 协助在需要时安排医疗签证

方法: 您的雇员只需联系他们当地的客户服务团队即可使用此服务。
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 your employees, we provide concierge support to help them 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 your employees don't need to pay up front
- Support with arranging medical visas as and when required

How: Employees simply contact their local Customer Service team to use this service.
CustomerService@now-health.com

EAP员工援助计划（仅适用于中小企业客户）

理由: 我们知晓，许多中小型企业客户以其员工心身健康为福祉。因此，作为对中小企业客户的支持，我们提供员工援助计划(EAP)，让其员工及家人得到我们的支持可应对现实生活中的挑战，并主动管理自己的生活更心身健康。

内容: 保密的EAP员工援助计划服务由LifeWorks Monrneau Shepell提供。服务包括:

- 提供24/7即时电话谘询服务，多种语言谘询服务包括辅导、社会工作、心理学或人类服务
- 每名会员在计划年度内可享有5次短期谘询服务
- 客户还可以通过EAP员工援助计划门户和应用程序享有服务

方法: 当你成为我们的客户，符合条件的会员可以访问此免费服务通过登录到LifeWorks门户或应用程序。

** 请注意，EAP员工援助计划服务仅适用于我们的中小企业客户会员(即公司计划的成员，99名或少于这数)。*

EAP (For SME Clients Only)

Why: At Now Health International we believe that mental health and well-being are integral components of your overall health. That's why we offer an Employee Assistance Programme (EAP) as an additional level of support to our SME clients, helping employees and their families to cope with real-life challenges and proactively manage their well-being.

What: The confidential EAP service is provided by LifeWorks by Morneau Shepell. The service includes:

- Immediate support by phone from specialised professionals in counselling, social work, psychology or human services, available 24/7 in multiple languages
- Each member is eligible for 5 sessions of short-term counselling per plan year
- Clients can also access a range of health and wellness advice via the EAP portal and App

How: Once you purchase your plan, eligible members can access this free service by logging into the LifeWorks Portal or App.

** Please note the EAP service is only available to our SME members (i.e. those on a company plan with 99 employees or less) with one of our enhanced WorldCare plans.*

我们的数字工具 | Our digital tools

我们的网站 | Our Website

在线管理您的团体保单

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。

您的雇员随时随地能轻松在线查阅他们的信息。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。

您可以查看并下载团体保单的文件，包括保险凭证、保险条款、团体保险协议及任何表格，帮助管理您的保险计划。

您可以利用网上组合区，为您的团体医疗保险计划，完成大量工作，您可以添加或删除成员、为您的雇员更换会员卡和追踪团体保单的理赔状态。我们完整的在线解决方案意味著您可以选择无纸保单文件方案，虽然您可以随时要求通过邮寄接收您的保单文件。

在线管理您保单的重要报告

时康会定期提供有关您的团体保单的管理报告，让您随时了解有关您的保单的最新信息，包括帐户、理赔摘要和成员名单。

专为您的雇员设计

我们的在线工具，让您的雇员能轻松在线使用他们的医疗保险计划。每个雇员可自动获得其本人的网上组合区；通过使用网上组合区，您的雇员可查看并下载本人的保单文件，并追踪所有理赔状态。

Manage your company 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 group plan documents from here, including the certificate of insurance, group agreement, members' handbook and any form you might need. You can add and delete employees, order replacement membership cards for your staff and track all claims activity on your plan.

Our complete online solution means that you can choose to go paper-free, although you can always request to receive your documents by post, if you prefer

Online management reporting

We prepare regular management reports about your plan so you always have an up to date view of how your plan is running, including a statement of account, claims summary and a membership list.

Designed for your employees

Our intuitive online tools are designed to make it easier for your employees to use their plan too. Each employee gets their own secure online portfolio where they can view and download their plan documents and track the status of their claims.

我们的智能手机应用程式
Our Smartphone App

我们的智能手机应用程式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.

您员工的会员卡
Your Employees' Membership Cards

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

- 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

- 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》为您的雇员提供医疗保障方案，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 your employees 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。若投保人选择了其中一项免赔额选项，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，可满足您的雇员的需求
Flexible China-specific optional benefits to meet your employee's 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

- ✔ 住院及日间留院护理 In-patient and day-patient care
- ○ 门诊医生费用保障 – 选项1 Out-patient charges – Option 1
- ○ 门诊医生费用保障 – 选项2 Out-patient charges – Option 2
- ○ 尊安计划下的门诊医生费用保障 – 选项2之直付网络 Direct billing network for optional out-patient charges – option 2
- ○ 免赔额 Annual deductible
- ○ 美国境内的选择性治疗 USA elective treatment
- ○ 转运和送返的增强保障 Extended evacuation and repatriation
- ○ 既往病史不咎 Medical history disregarded
- ○ 大中华区选择 Greater China option
- ○ 病房限制（仅适用于中国大陆居民） Hospital room restriction – PRC residents only
- ○ 昂贵医院限制 High cost provider restriction
- ✘ 例行及复杂牙科治疗 Routine & complex dental treatment
- ✘ 生育保障 Maternity

《全球保》尊乐保险计划 WorldCare Advance

- ✔ 住院及日间留院护理 In-patient and day-patient care
- ✔ 门诊护理 Out-patient care
- ○ 免赔额 Annual deductible
- ○ 门诊每次就诊免赔额（150或90人民币） Out-patient per visit excess (RMB 150/RMB 90)
- ○ 门诊费用的自付比例（10%/20%） Co-insurance out-patient treatment (10%/20%)
- ○ 美国境内的选择性治疗 USA elective treatment
- ○ 转运和送返的增强保障 Extended evacuation and repatriation
- ○ 体检、眼科、疫苗（1或2） Wellness, optical and vaccinations (1 or 2)
- ○ 既往病史不咎 Medical history disregarded
- ○ 大中华区选择 Greater China option
- ○ 病房限制（仅适用于中国大陆居民） Hospital room restriction – PRC residents only
- ○ 昂贵医院自付比例 High cost provider co-insurance
- ○ 昂贵医院限制 High cost provider restriction
- ○ 门诊限制 Out-patient restriction
- ○ 生育保障 Maternity
- ○ 牙科护理（1或2） Dental care (1 or 2)
- ○ 住院及门诊自付比例 In-patient and out-patient co-insurance

《全球保》尊爱保险计划 WorldCare Excel

- ✔ 住院及日间留院护理 In-patient and day-patient care
- ✔ 门诊护理 Out-patient care
- ✔ 例行及复杂牙科治疗 Routine & complex dental treatment
- ○ 生育保障 Maternity
- ○ 免赔额 Annual deductible
- ○ 门诊每次就诊免赔额（150或90人民币） Out-patient per visit excess (RMB 150/RMB 90)
- ○ 门诊费用的自付比例（10%/20%） Co-insurance out-patient treatment (10%/20%)
- ○ 美国境内的选择性治疗 USA elective treatment
- ○ 转运和送返的增强保障 Extended evacuation and repatriation
- ○ 体检、眼科、疫苗（1或2） Wellness, optical and vaccinations (1 or 2)
- ○ 既往病史不咎 Medical history disregarded
- ○ 大中华区选择 Greater China option
- ○ 病房限制（仅适用于中国大陆居民） Hospital room restriction – PRC residents only
- ○ 昂贵医院自付比例 High cost provider co-insurance
- ○ 昂贵医院限制 High cost provider restriction
- ○ 取消牙科的自付比例 Removal of co-insurance for dental care
- ○ 住院及门诊自付比例 In-patient and out-patient co-insurance

《全球保》尊享保险计划 WorldCare Apex

- ✔ 住院及日间留院护理 In-patient and day-patient care
- ✔ 门诊护理 Out-patient care
- ✔ 例行及复杂牙科治疗 Routine & complex dental treatment
- ✔ 生育保障 Maternity
- ○ 免赔额 Annual deductible
- ○ 门诊每次就诊免赔额（150或90人民币） Out-patient per visit excess (RMB 150/RMB 90)
- ○ 门诊费用的自付比例（10%/20%） Co-insurance out-patient treatment (10%/20%)
- ○ 美国境内的选择性治疗 USA elective treatment
- ○ 转运和送返的增强保障 Extended evacuation and repatriation
- ○ 体检、眼科、疫苗（1或2） Wellness, optical and vaccinations (1 or 2)
- ○ 既往病史不咎 Medical history disregarded
- ○ 大中华区选择 Greater China option
- ○ 病房限制（仅适用于中国大陆居民） Hospital room restriction – PRC residents only
- ○ 昂贵医院自付比例 High cost provider co-insurance
- ○ 昂贵医院限制 High cost provider restriction
- ○ 取消牙科的自付比例 Removal of co-insurance for dental care
- ○ 住院及门诊自付比例 In-patient and out-patient co-insurance

✔ 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	尊爱 Excel	尊享 Apex
年度最高计划限额 Annual Maximum Group 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*	*终生最高限额为 310,000人民币 Up to RMB 310,000 lifetime limit*	*终生最高限额为 470,000人民币 Up to RMB 470,000 lifetime limit*	*终生最高限额为 630,000人民币 Up to RMB 630,000 lifetime limit*
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 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*
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 caesarean 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, 往返医院赴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 | *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
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 含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, chiropodists 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 所有畸齿矫正治疗有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
30. 生育保障 Maternity 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。 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.	不予承保 Not covered	不予承保 Not covered	不予承保 Not covered	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 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 caesarean section up to RMB 220,500 per period of cover
附加选项 Additional Options				
31. 美国境内的选择性治疗 USA Elective Treatment	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	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	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	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
32. 10% 门诊费用的自付比例 — 选项1* 10% Co-Insurance Out-Patient Treatment – Option 1*	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，则可以选此项 If the applicant chooses Optional Out-Patient Charges under Essential, the applicant can select this option	可供选项 Optional	可供选项 Optional	可供选项 Optional
33. 20% 门诊费用的自付比例 — 选项2* 20% Co-Insurance Out-Patient Treatment – Option 2*	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，则可以选此项 If the applicant chooses Optional Out-Patient Charges under Essential, the applicant can select this option	可供选项 Optional	可供选项 Optional	可供选项 Optional
34. 体检、眼科、疫苗 — 选项1, 2 Wellness, Optical Benefits and Vaccinations (1, 2) 适用于3名员工或以上的统一投保的团体保单 Compulsory group policies 3+ employees	选项 1 不予承保 Not covered 选项 2 不予承保 Not covered	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 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	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 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	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 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
35. 既往病史不咎 Medical History Disregarded 适用于10名员工或以上的统一投保的团体保单 Compulsory group policies 10+ employees	可供选项 Optional	可供选项 Optional	可供选项 Optional	可供选项 Optional
36. 大中华区选择 Greater China option	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	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	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	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
37. 病房限制 — 仅适用于中国大陆居民 Hospital Room Restriction – PRC Residents only 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 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	可供选项 Optional	可供选项 Optional	可供选项 Optional	可供选项 Optional
38. 昂贵医院自付比例 High Cost Provider Co-Insurance	不予承保 Not covered	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	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	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
39. 昂贵医院限制 High Cost Provider Restriction	可供选项 Optional	可供选项 Optional	可供选项 Optional	可供选项 Optional
40. 尊安计划下的门诊医生费用保障 – 选项1 Optional Out-Patient Charges Option 1 under the Essential Plan 此附加选项替代保障第20款 This additional option replaces benefit 20 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. 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。 Complementary medicine and treatment by a therapist. This benefit extends to chiropractors, chiropodists 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. 保险期内您可选择此保障bi)或bii)，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.	可供选项 Optional 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 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 in aggregate. Physiotherapy is limited to 10 sessions and not in addition to Article 5, Benefit 22.	不予承保 Not covered	不予承保 Not covered	不予承保 Not covered

* 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

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
41. 尊安计划下的门诊医生费用保障 – 选项2 Optional Out-Patient Charges Option 2 under the Essential Plan 此附加选项替代保障第20款 This additional option replaces benefit 20 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; 慢性疾病进行治疗所实际产生的医疗费用; 处方药和敷料的费用。 Medical practitioner fees including consultations; specialist fees; telemedicine fees; diagnostic tests and costs associated with maintenance of chronic medical conditions; prescribed drugs and dressings. 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。 Complementary medicine and treatment by a therapist. This benefit extends to chiropractors, chiropodists 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. 保险期内您可选择此保障bi)或bii), 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.	可供选项 Optional 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 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 in aggregate. Physiotherapy is limited to 10 sessions and not in addition to Article 5, Benefit 22.	不予承保 Not covered	不予承保 Not covered	不予承保 Not covered
42. 尊安计划下的门诊医生费用保障 – 选项2之直付网络 Direct Billing Network for Optional Out-Patient Charges Option 2 under the Essential Plan 保险人为尊安计划下的门诊医生费用保障 – 选项2之被保险人在保险人公布的国际医疗网络内提供符合保障范围的门诊治疗之门诊直付服务。 The insurer will provide out-patient direct billing service for eligible out-patient treatment in Now Health International Provider Network for insured person with out-patient charges option 2 benefit under the Essential Plan.	可供选项(此保障仅限于尊安计划下的门诊医生费用保障 – 选项2之被保险人) Optional for out-patient charges option 2 benefit under the Essential Plan	不予承保 Not covered	不予承保 Not covered	不予承保 Not covered
43. 门诊限制 Out-Patient Restriction	不予承保 Not covered	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	不予承保 Not covered	不予承保 Not covered
44. 可选择的生育保障 Optional Maternity 适用于10名员工或以上的统一投保的团体保单 Compulsory group policies 10+ employees 等待期: 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。投保人按照合同约定续保的, 不受此条限制, 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, 不受95%的自负比例限制。 Waiting Period: Any expenses incurred within180 days after the start date of the 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.	不予承保 Not covered	可供选项 Optional 每个保险期内的最高限额53,500人民币 Up to RMB 53,500 per period of cover * 选项包括: 零 / 20%自付比例 * Available option: Nil / 20% co-insurance	可供选项 Optional 每个保险期内的最高限额78,750人民币 Up to RMB 78,750 per period of cover	保障第30款已予承保 Already covered under Benefit 30
45. 尊乐保险计划下的牙科保障 Optional Dental Benefit under the Advance Plan 牙科护理 - 1 Dental Care - 1 a) 例行牙科治疗 Routine dental treatment b) 复杂牙科治疗 Complex dental treatment 或 or 牙科护理 - 2 Dental Care - 2 a) 例行牙科治疗 Routine dental treatment b) 复杂牙科治疗 Complex dental treatment 等待期: 保单生效日后的180日内产生的任何费用不予赔付。投保人按照合同约定续保的, 不受此条限制, 自续保保单生效日起即可获得此项保障 Waiting Period: Any expenses incurred within 180 days after the start date of the policy are not payable. If the policyholder renews the insurance in accordance with the contract, it is not subject to this restriction, and the benefit can be obtained from the effective date of the renewal policy. 此保障有20%的自付比例 A co-insurance of 20% applies 所有畸齿矫正治疗有50%自付比例 A 50% Co-insurance applies in respect of all orthodontic treatment 适用于10名员工或以上的统一投保的团体保单 Compulsory group policies 10+ employees	不予承保 Not covered 不予承保 Not covered	可供选项 Optional a) 每个保险期内的最高限额3,100人民币 Up to RMB 3,100 per period of cover b) 每个保险期内的最高限额6,300人民币 Up to RMB 6,300 per period of cover 可供选项 Optional 每个保险期内 a)和 b)综合最高总限额5,000人民币 a) + b) up to RMB 5,000 in aggregate per period of cover	保障第29款已予承保 Already covered under Benefit 29 保障第29款已予承保 Already covered under Benefit 29	保障第29款已予承保 Already covered under Benefit 29 保障第29款已予承保 Already covered under Benefit 29
46. 取消牙科的自付比例 Removal of Co-Insurance Dental Care 适用于10名员工或以上的统一投保的团体保单 Compulsory group policies 10+ employees	不予承保 Not covered	不予承保 Not covered	可供选项 Optional	可供选项 Optional
47. 住院及门诊自付比例 In-Patient and Out-Patient Co-Insurance	不予承保 Not covered	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	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	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
48. 转运和送返的增强保障 Extended evacuation and repatriation	可供选项 Optional	可供选项 Optional	可供选项 Optional	可供选项 Optional
49. 门诊每次就诊免赔额 — 选项1 Out-Patient per visit excess – option 1	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
50. 门诊每次就诊免赔额 — 选项2 Out-Patient per visit excess – option 2	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				
51. 标准免赔额 Standard Deductible	零 Nil	零 Nil	零 Nil	零 Nil
自选免赔额 Optional Deductible 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. 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.	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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