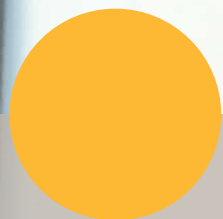


《易全保》
团体医疗保险
SimpleCare
Explained





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。

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、欧洲、西班牙和英国。我们致力为全球客户提供顶尖医疗保险服务。

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

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, Europe, Spain 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 — 我们一直致力于高端医疗保险解决方案, 为国际医疗保险赢得了无数赞誉。我们为得到全球医疗保险行业的认可而感到自豪, 并将随著我们的成长而继续努力改进
- 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、欧洲、西班牙、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 – Our ongoing commitment to high-end health insurance solutions has won us numerous accolades for international health insurance. We are proud of this recognition from the worldwide medical insurance industry and will strive to continue to improve as we grow
- 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, Europe, Spain, 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
- 我们将在五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 five 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

安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.



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

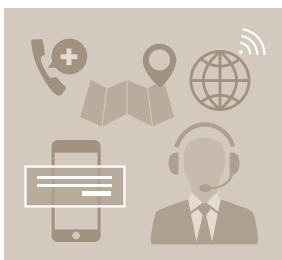
Second Medical Opinion

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



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
- ✔ 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

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

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
- ✔ Placing guarantees of payment with the hospital, including in an emergency, so you don't need to pay up front

How: Simply contact your 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身心健康为福祉。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身心健康。

内容: EAP员工援助计划由LifeWorks (TELUS)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
- ✔ 每名会员在计划年度内可享有5次短期咨询服务
- ✔ 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 Employee Assistance Program is provided by LifeWorks (TELUS), it 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.



时康慢病送药服务

时康现在提供慢病送药服务给特选客户。该服务提供给有慢性病福利的并且无自付额以及免赔额的客户。

该服务提供给需要长期服用药物控制的慢性疾病。温馨提示为了用药安全,药物直送服务仅提供给病情稳定且服用现有药物3个月以上,不需要调整药物的客户。

最高配送量:最多90天的药量。

内容: 我们了解您的需要,简单的流程来完成发出药品快递。

- ✔ 有配药需求的客户提早10个工作日给时康客服部发送电子邮件就配药需求
- ✔ 时康医疗部门将会审核医疗状况以及药品是否在客户承保范围。时康会通过邮件和您确认。该服务提供非处方药以及双轨制处方的口服药物
- ✔ 药房根据提供的客户地址,安排送药
- ✔ 我们将支付相关费用,客户无需支付费用

如您的药物在您的计划承保范围内,您将会在提出慢病送药服务请求后的5个工作日内收到药品。

Pharmacy Delivery Service for chronic illnesses

Fantastic news! You can now get any medicines you take to manage chronic illnesses delivered by our Pharmacy Delivery Service. This service is only offered to members with nil co-insurance and nil excess.

To be able to use this service, you must have already been taking medication for a chronic illness for more than three months.

You will be able to order up to 90 days' supply of your medicines at a time.

What: We understand you need to receive your medication in a timely manner and have designed a simple process to help achieve this.

- ✔ You email us your Pharmacy Delivery request at least 10 working days before you need the medicine
- ✔ If your condition and medication are covered under your plan, we will confirm by email. Please note we could offer over-the-counter non-prescription medicine and double tract system prescription oral medicines
- ✔ We will arrange with the pharmacy to dispense and deliver your medication
- ✔ We'll pay the relevant costs

Should your medicines be covered under your plan, you should receive them within 5 working days of making your Pharmacy Delivery request.

我们的数字工具

Our digital tools

我们的网站

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。

Our Website

Manage your plan online

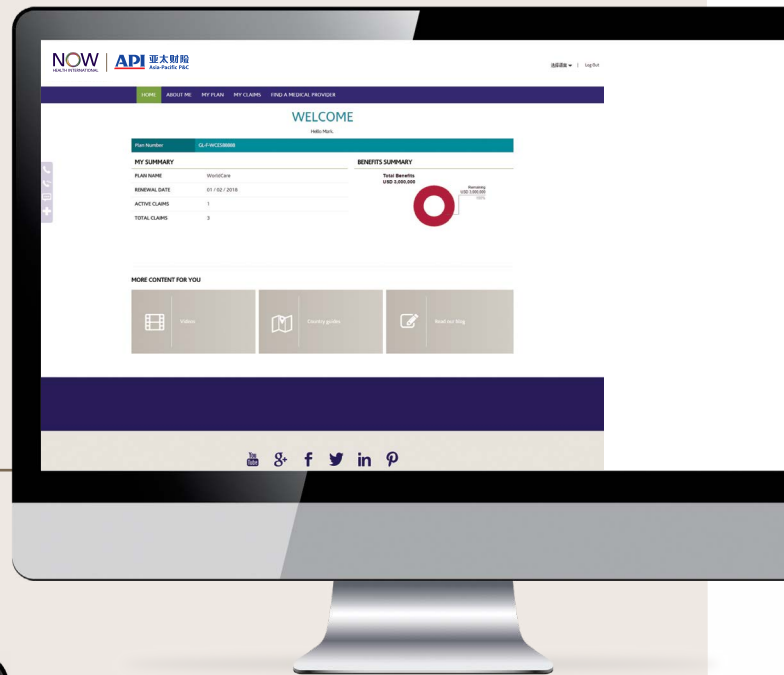
The Now Health International website is designed to make it simpler to manage your international health insurance from accessing your plan documents to tracking your claims.

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).

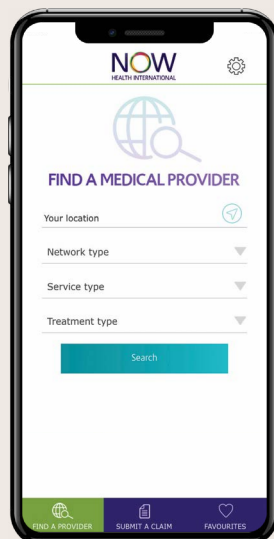


我们的智能手机应用程序

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



- 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
- Plan name and option
- Membership number
- In/Day-Patient Deductible
- Out-Patient Co-Insurance
- Direct Billing
- A barcode for medical providers

会员卡背面 | On the Card back

YOUR PLAN
VALIDATE MY PLAN

Name: Sara Mirae
NHI Membership Number: BNFSCH1234567
Start Date: 07-AUG-23
Expiry Date: 06-AUG-24
In/Day-Patient Deductible: USD 0
Out-Patient Excess: Nil per visit
Out-Patient Co-Insurance: Nil
Direct Billing:
(Excluding American Hospital & Clinics Dubai)
- Out-Patient & In/Day-Patient
- Maternity Nil Co-Insurance
Area of Cover: Worldwide Excluding USA
Network:
Group Name: N/A

View your full plan benefits. Tap here to log into your portfolio and select 'My Plan'.

SUBMIT CLAIM
Use the app button at the top of the pass to use the mobile app.
Tap here to log in to your portfolio.

TRACK YOUR CLAIMS
Tap here to log into your portfolio and select 'My Claims'.

HOW TO REACH US
Tap here to chat online

CUSTOMER SERVICE:
Asia Pacific: +85222797310
Indonesia Toll-free: 08001889900
Indonesia Toll: +622127836910

Singapore: +6568802300
China: +862161560910
UK: +441276602110
Malta: +35622605110
Spain: +34911841690
UAE: +97144501410
Rest of the World: +97144501510

24-HOUR EMERGENCY ASSISTANCE:
Asia Pacific: +85222797340
Indonesia: +622127836940
Singapore: +6568802304
China: +862161560914
UK: +441276602110
Malta: +35622605240
Spain: +34911841691
UAE: +97144501440
Rest of the World: +97144501540

MAILING ADDRESS:
Asia-Pacific Property & Casualty Insurance Co., Ltd
c/o Now Health International (Shanghai) Limited
Room 1105, 11/F, 8M Tower,
No. 218 Wusong Road, Hongkou District,
Shanghai 200080, China

INSURANCE DETAILS
This plan is issued by Asia-Pacific Property & Casualty Insurance Co., Ltd. Policies are administered by Now Health International (Shanghai) Limited.


LATEST NEWS
Tap here to find out the latest news from us.
Tap here to read our blog.
Tap here to watch our explainer videos.

- 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
- 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


选择适合您的保障计划

How to build your plan

1



易全保琥珀
SimpleCare Amber



住院保障
In-Patient


易全保翡翠
SimpleCare Jade



住院保障
In-Patient

门诊保障
Out-Patient
RMB 6,300

易全保水晶
SimpleCare Crystal



住院保障
In-Patient


门诊保障
Out-Patient
RMB 15,750

牙科保障
Dental
RMB 1,900
(20% Co-Insurance)
20%门诊费用的自付比例

保障区域: 全球保障(不含美国)
Area of Cover: Worldwide Excluding USA

指定网络: 易全保综合医疗网络
Network: SimpleCare Comprehensive

2




选择免赔额
(全年住院, 日间留
院医疗费用)
Select the annual
in/day-patient
deductible

RMB 950	RMB 1,570	RMB 3,150	RMB 6,300	RMB 15,700	RMB 31,500	RMB 63,000	RMB 94,500
		标准免赔额 (Default)					

免赔额63,000人民币或94,500人民币仅适用于投保人拥有多于一份以上医疗保险保单。投保人可选择此免赔额选项如投保人购买本保单作为二级医疗保险保单。
RMB 63,000 or RMB 94,500 deductible is only available if the applicant is covered by more than one health insurance policy. The applicant can only select such deductible options if the applicant buys this policy as a Secondary Health Insurance Policy.

3



选择您需要的附加保障选项和门诊选项
Select your additional and out-patient options

不适用
N/A

- 体检、疫苗 – 选项1或2 (3名员工或以上)
Wellness and vaccinations – Option 1 or 2 (3+ employees)
选项1/Option 1 – RMB 950
选项2/Option 2 – RMB 1,570
- 生育保障 – 选项1或2 (10名员工或以上)
Maternity – Option 1 or 2 (group policies 10+ employees)
- 取消药物和敷料限额
Remove Drugs and Dressings limit under Out-Patient Charges

- 中国大陆选择
Mainland China option
- 病房限制(住宿最高限额800人民币)
Hospital Room Restriction – Hospital Room & Board Limit RMB 800
- 昂贵医院限制
High Cost Provider Restriction

不适用
N/A

- 私人医院住院或日间留院治疗 20%自付比例
20% co-insurance for in-patient or day-patient treatment at private hospital
- 年度最高保障限额1,000,000人民币
Annual Maximum Policy Limit RMB 1,000,000

不适用
N/A

不适用
N/A

门诊选项 Out-patient options

- 20% 门诊费用的自付比例[^]
20% out-patient co-insurance [^]
- 门诊每次就诊设有150人民币免赔额
RMB 150 Out-Patient Per Visit Excess

[^] 门诊选项中仅能选择一项。
[^] Only one of these out-patient options can be selected.

易全保翡翠, 易全保水晶
For SimpleCare Jade and SimpleCare Crystal
31,500人民币以下免赔额
For deductibles RMB 31,500 and under

4



选择医学核保
Select underwriting type

- 全面医学核保
Full Medical Underwriting
- 承保上限医疗核保 (5-19名员工)
Capped Cover (5 - 19 Employees)
- 既往病史不咎 (10名员工或以上)
Medical History Disregarded (10+ Employees)

《易全保》概览 | SimpleCare 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.

易全保琥珀保险计划 SimpleCare Amber	易全保翡翠保险计划 SimpleCare Jade	易全保水晶保险计划 SimpleCare Crystal
住院及日间留院治疗 In-patient and day-patient treatment	住院及日间留院治疗 In-patient and day-patient treatment	住院及日间留院治疗 In-patient and day-patient treatment
手术前/出院后门诊医生费用 Pre-operative/post hospitalisation Out-Patient Charges	门诊医生费用 Out-Patient Charges	门诊医生费用 Out-Patient Charges
转运和送返保障 Evacuation and repatriation	转运和送返保障 Evacuation and repatriation	转运和送返保障 Evacuation and repatriation
门诊物理治疗和替代疗法 Out-Patient Physiotherapy and Alternative Therapies	门诊物理治疗和替代疗法 Out-Patient Physiotherapy and Alternative Therapies	门诊物理治疗和替代疗法 Out-Patient Physiotherapy and Alternative Therapies
门诊精神疾病治疗 Out-Patient Psychiatric Illness	门诊精神疾病治疗 Out-Patient Psychiatric Illness	门诊精神疾病治疗 Out-Patient Psychiatric Illness
更年期激素替代治疗 Menopause Hormone Replacement Therapy	更年期激素替代治疗 Menopause Hormone Replacement Therapy	更年期激素替代治疗 Menopause Hormone Replacement Therapy
牙科 Dental Care	牙科 Dental Care	牙科 (20% 自付比例) Dental Care (20% Co insurance)
门诊每次就诊免赔额 (150人民币) Out-patient per visit excess (RMB 150)	门诊每次就诊免赔额 (150人民币) Out-patient per visit excess (RMB 150)	门诊每次就诊免赔额 (150人民币) Out-patient per visit excess (RMB 150)
20% 门诊费用自付比例 20% Co-insurance out-patient treatment	20% 门诊费用自付比例 20% Co-insurance out-patient treatment	20% 门诊费用自付比例 20% Co-insurance out-patient treatment
体检、疫苗(1或2) Wellness and vaccinations (1 or 2)	免赔额 Annual deductible	免赔额 Annual deductible
生育保障 Maternity	中国大陆选择 Mainland China option	中国大陆选择 Mainland China option
免赔额 Annual deductible	昂贵医院限制 High Cost Provider Restriction	昂贵医院限制 High Cost Provider Restriction
中国大陆选择 Mainland China option	私人医院住院或日间留院治疗 20% 自付比例 20% co-insurance for in-patient or day-patient treatment at private hospital	私人医院住院或日间留院治疗 20% 自付比例 20% co-insurance for in-patient or day-patient treatment at private hospital
昂贵医院限制 High Cost Provider Restriction	医院病房住宿费限制选项 Hospital Room Rate Restriction	医院病房住宿费限制选项 Hospital Room Rate Restriction
私人医院住院或日间留院治疗 20% 自付比例 20% co-insurance for in-patient or day-patient treatment at private hospital	年度最高保障限额1,000,000人民币 RMB 1,000,000	年度最高保障限额1,000,000人民币 RMB 1,000,000
医院病房住宿费限制选项 Hospital Room Rate Restriction	体检、疫苗(1或2) Wellness and vaccinations (1 or 2)	体检、疫苗(1或2) Wellness and vaccinations (1 or 2)
年度最高保障限额1,000,000人民币 RMB 1,000,000	生育保障 Maternity	生育保障 Maternity
既往病史不咎 Medical history disregarded	既往病史不咎 Medical history disregarded	既往病史不咎 Medical history disregarded
中国大陆公立医院选项 Mainland China Public Hospital Option	中国大陆公立医院选项 Mainland China Public Hospital Option	中国大陆公立医院选项 Mainland China Public Hospital Option
牙科 - 选项 1/2 Dental Care - Option 1/2	牙科 - 选项 1/2 Dental Care - Option 1/2	牙科 - 选项 1/2 Dental Care - Option 1/2

《易全保》保障一览表 | SimpleCare benefit schedule

本保障一览表仅供参考。详情请参阅保险合同条款。
This is for illustration purposes, please refer to the policy wording for full details.

保障 Benefit	易全保琥珀 SimpleCare Amber	易全保翡翠 SimpleCare Jade	易全保水晶 SimpleCare Crystal
年度最高保障限额 Annual Maximum Group Policy Limit 所有计划均提供24/7热线和援助服务 24/7 helpline and assistance services available on all Plans	RMB 6,300,000	RMB 9,450,000	RMB 9,450,000
保障区域 Geographical Area Default	全球保障(不含美国) Worldwide Excluding USA		
指定网络 Default Network	易全保综合医疗网络 SimpleCare Comprehensive Network		
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) 因符合保障范围的疾病接受住院或日间留院治疗，且医疗所需用之耐用医疗设备、假肢和矫形用品由您的主治医生开具处方，并在接受住院或日间留院治疗6个月内需用，我们将赔付以下符合保障范围的费用：- Durable Medical Equipment, Prosthetic and Orthotic Supplies (DMEPOS) when supplied within 6 months of In Patient or Day Patient Hospital treatment for an eligible medical condition, which is prescribed by your treating medical practitioner. We will pay for the following items: - i. 购买或租借拐杖、气垫靴、首次购买或租借轮椅（自推进式） Purchase or rental of crutches, air boots and initial purchase or rental of a wheelchair (self-propelled) ii. 处方药物和敷料的输送系统 Delivery systems for prescribed drugs and dressings iii. 矫形用品，例如鞋垫和矫形支架 Orthotic supplies such as insoles and orthotic supports iv. 术后所需的外用假体，包括支架和矫形器，以及首次购买和安装人造肢体和人造眼睛。不包括助听器。 External prosthetics required after surgery. These include braces and calipers, initial purchase and fitting of an artificial limb and artificial eyes. Excludes hearing aids.	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	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	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	住院前和手术后扫描全额赔偿 Full Refund for in-patient pre and post-operative scans	全额赔偿 Full refund	全额赔偿 Full refund
3. 肾衰竭和肾透析 Renal Failure and Renal Dialysis a) 住院治疗费用 In-patient basis b) 日间留院或在门诊治疗费用 Day-patient or Out-patient basis	a) 住院手术前后治疗 每个保险期内最高达6周 全额赔偿 In-Patient pre and post-operative care up to six weeks full refund per period of cover b) 日间留院或门诊治疗 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) 每个保险期内住院 最高达6周全额赔偿 Up to six weeks full refund per period of cover b) 日间留院或门诊治疗 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) 每个保险期内住院 最高达6周全额赔偿 Up to six weeks full refund per period of cover b) 日间留院或门诊治疗 每个保险期内最高限额 310,000人民币 Up to RMB 310,000 per period of cover
4. 器官移植 Organ Transplant	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 945,000人民币 Up to RMB 945,000 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
5. 癌症治疗 Cancer Treatment	全额赔偿 Full refund	全额赔偿 Full refund	全额赔偿 Full refund
6. 新生儿保障 New Born Baby Cover	每个保险期内最高限额 157,500人民币 Up to RMB 157,500 per period of cover	每个保险期内最高限额 220,500人民币 Up to RMB 220,500 per period of cover	每个保险期内最高限额 220,500人民币 Up to RMB 220,500 per period of cover
7. 先天性疾病 Congenital Disorders	每个保险期内最高限额 157,500人民币 Up to RMB 157,500 per period of cover	每个保险期内最高限额 220,500人民币 Up to RMB 220,500 per period of cover	每个保险期内最高限额 220,500人民币 Up to RMB 220,500 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	易全保琥珀 SimpleCare Amber	易全保翡翠 SimpleCare Jade	易全保水晶 SimpleCare Crystal
8. 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
9. 新生儿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
10. 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
11. 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
12. 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
13. 康复治疗 Rehabilitation	▶ 符合保障范围的住院治疗 每个医疗状况最高达30日 全额赔偿 Full Refund for eligible in-patient treatment only up to 30 days per medical condition	▶ 每个医疗状况最高达90日 全额赔偿 Full Refund up to 90 days per medical condition	▶ 每个医疗状况最高达90日 全额赔偿 Full Refund up to 90 days per medical condition
14. 家居护理 Nursing Care at Home	▶ 不予承保 Not covered	▶ 每个医疗状况最高达30日 全额赔偿 Full Refund up to 30 days per medical condition	▶ 每个医疗状况最高达30日 全额赔偿 Full Refund up to 30 days per medical condition
15. 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
16. 转运和送返 Evacuation and Repatriation	综合最高限额630,000人民币 Combined limit up to RMB 630,000	综合最高限额630,000人民币 Combined limit up to RMB 630,000	综合最高限额630,000人民币 Combined limit up to RMB 630,000
a) 转运 Evacuation	a) 转运 Evacuation	a) 转运 Evacuation	a) 转运 Evacuation
i) 交通费用 Transportation costs	▶ i) 全额赔偿 Full refund	▶ i) 全额赔偿 Full refund	▶ i) 全额赔偿 Full refund
ii) 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	▶ ii) 全额赔偿 Full refund	▶ ii) 全额赔偿 Full refund	▶ ii) 全额赔偿 Full refund
iii) 随行照料人员往返医院时产生的合理交通费用 Reasonable travel costs for a locally-accompanying person	▶ iii) 全额赔偿 Full refund	▶ iii) 全额赔偿 Full refund	▶ iii) 全额赔偿 Full refund
iv) 非医院住宿费用 Non-hospital accommodation cost	▶ 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	▶ 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	▶ 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
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	b) 送返 Repatriation ▶ 全额赔偿 Full refund	b) 送返 Repatriation ▶ 全额赔偿 Full refund	b) 送返 Repatriation ▶ 全额赔偿 Full refund
17. 遗体运送 Mortal Remains	a) 将被保险人遗体或骨灰运往其国籍国或居住国时的费用，或 Costs of transportation of body or ashes of an insured person to his/her country of nationality or country of residence, or	▶ a) 全额赔偿 Full refund	▶ a) 全额赔偿 Full refund
b) 在被保险人死亡所在地，根据合理的惯例进行土葬或火葬时产生的 费用。 Burial or cremation costs at the place of death in accordance with reasonable and customary practice.	▶ b) 最高限额63,000人民币 Up to RMB 63,000	▶ b) 最高限额63,000人民币 Up to RMB 63,000	▶ b) 最高限额63,000人民币 Up to RMB 63,000
18. 保障区域以外的紧急非选择性治疗 Emergency Non-Elective Treatment outside Area of Cover 在不超过30日(含30日)的计划行程 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 157,500人民币 Illness: In-patient and day- patient care up to RMB 157,500 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 220,500人民币 Illness: In-patient and day- patient care up to RMB 220,500 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 220,500人民币 Illness: In-patient and day- patient care up to RMB 220,500 per period of cover
19. 住院现金津贴 Hospital Cash Benefit	(i) 住院治疗 In-Patient Treatment	▶ (i) 最高限额 1,260 人民币 Up to RMB 1,260	▶ (i) 最高限额 1,260 人民币 Up to RMB 1,260
(ii) 重大择期手术 Major Elective Surgeries	▶ (ii) 最高限额6,300 人民币 Up to RMB 6,300	▶ (ii) 最高限额6,300 人民币 Up to RMB 6,300	▶ (ii) 最高限额6,300 人民币 Up to RMB 6,300
9个月等待期适用于项目(ii) A 9 month wait period applies to (ii) 如果您选择了大中华区公立医院选项，此项保障不予赔偿。 This benefit is not payable if you have selected the Greater China Public Hospital Option.			

▶ 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	易全保琥珀 SimpleCare Amber	易全保翡翠 SimpleCare Jade	易全保水晶 SimpleCare Crystal
<p>年度门诊限额 Annual Out-Patient Limit</p> <p>适用于保险合同第20款和21款，受年度最高保险计划限额限制 <i>Applicable to Benefit 20 and 21 only, subject to Annual Maximum Policy Limit</i></p>	<p>每个保险期内每个医疗状况手术前的门诊医生费用，从入院前的15日至出院后最长30日内的门诊费用，最高限额4,700人民币。</p> <p>Pre-operative consultation within 15 days from the admission and post hospitalisation consultation within 30 days following discharge from hospital Up to maximum RMB 4,700 per medical condition per period of cover.</p>	<p>RMB 6,300</p>	<p>RMB 15,750</p>
<p>20. 门诊医生费用 Out-Patient Charges</p> <p>a) 医生费用 Medical Practitioner fees</p> <p>b) 远程医疗咨询 Teleconsultation</p> <p>c) 处方药和敷料的费用 Prescribed Drugs and Dressings</p> <p>d) 维生素和矿物质 Vitamins and Minerals</p>	<p>▶ a) 和 b) 每个保险期内每个医疗状况手术前的门诊医生费用，从入院前的15日至出院后最长30日内的门诊费用，最高限额4,700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 4,700 per medical condition per period of cover</p> <p>▶ c) 不予承保 Not covered</p> <p>▶ d) 不予承保 Not covered</p> <p>a), b), c), d) 受年度最高门诊限额限制 a), b), c) and d) subject to Annual Out-Patient Limit</p>	<p>▶ a) 和 b) 全额赔偿受年度最高门诊限额限制 Full refund subject to Annual Out-Patient Limit</p> <p>▶ c) 全额赔偿受年度最高门诊限额限制 Full refund subject to Annual Out-Patient Limit</p> <p>▶ d) 每个保险期内最高限额940人民币 Up to RMB 940 per period of cover</p> <p>a), b), c), d) 受年度最高门诊限额限制 a), b), c) and d) subject to Annual Out-Patient Limit</p>	<p>▶ a) 和 b) 全额赔偿受年度最高门诊限额限制 Full refund subject to Annual Out-Patient Limit</p> <p>▶ c) 每个保险期内最高限额7,875人民币 Up to RMB 7,875 per period of cover</p> <p>▶ d) 每个保险期内最高限额940人民币 Up to RMB 940 per period of cover</p> <p>a), b), c), d) 受年度最高门诊限额限制 a), b), c) and d) subject to Annual Out-Patient Limit</p>
<p>21. 门诊物理治疗和替代疗法 Out-Patient Physiotherapy and Alternative Therapies</p> <p>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</p> <p>b) 被保险人接受治疗师的辅助药物和治疗 Complementary medicine and treatment by a therapist</p> <p>c) 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中医治疗或阿育吠陀治疗时实际产生的医疗费用 Out-Patient Treatment for Traditional Chinese Medicine or Ayurvedic Medicine administered by a recognised Traditional Chinese Medical Practitioner or an Ayurvedic Medical Practitioner</p>	<p>▶ 不予承保 Not covered</p>	<p>▶ a) 每次380人民币 Up to RMB 380 per visit</p> <p>▶ b) 每次380人民币 Up to RMB 380 per visit</p> <p>▶ c) 每次190人民币 Up to RMB 190 per visit</p> <p>每个保险期内a), b), c) 综合最高达10次，受年度最高门诊限额限制 Combined up to 10 visits for a), b) and c) per period of cover, subject to Annual Out-Patient Limit</p>	<p>▶ a) 每次500人民币 Up to RMB 500 per visit</p> <p>▶ b) 每次500人民币 Up to RMB 500 per visit</p> <p>▶ c) 每次250人民币 Up to RMB 250 per visit</p> <p>每个保险期内a), b), c) 综合最高达10次，受年度最高门诊限额限制 Combined up to 10 visits for a), b) and c) per period of cover, subject to Annual Out-Patient Limit</p>
<p>22. 更年期激素替代治疗 Menopause Hormone Replacement Therapy</p>	<p>▶ 不予承保 Not covered</p>	<p>▶ 每个保险期内最高限额1,200人民币 Up to RMB 1,200 per period of cover</p>	<p>▶ 每个保险期内最高限额1,850人民币 Up to RMB 1,850 per period of cover</p>
<p>23. 门诊精神疾病治疗 Out-Patient Psychiatric Illness</p>	<p>▶ 不予承保 Not covered</p>	<p>▶ 每个保险期内最高10次，综合最高限额1,850人民币 Up to RMB 1,850 and subject to a maximum of 10 sessions per period of cover</p>	<p>▶ 每个保险期内最高10次，综合最高限额2,500人民币 Up to RMB 2,500 and subject to a maximum of 10 sessions per period of cover</p>
<p>24. 牙科 Dental Care</p>	<p>▶ 不予承保 Not covered</p>	<p>▶ 不予承保 Not covered</p>	<p>▶ 每个保险期内最高限额1,900人民币 Up to RMB 1,900 per period of cover</p>

保障 Benefit	易全保琥珀 SimpleCare Amber	易全保翡翠 SimpleCare Jade	易全保水晶 SimpleCare Crystal
附加选项 Additional Options			
25. 中国大陆选择 Mainland China option	可供选项 Optional 中国大陆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 treatment outside of Mainland China: illness limit up to RMB 150,000	可供选项 Optional 中国大陆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 treatment outside of Mainland China: illness limit up to RMB 150,000	可供选项 Optional 中国大陆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 treatment outside of Mainland China: illness limit up to RMB 150,000
26. 病房限制(住宿最高限额800人民币) Hospital Room Restriction – Hospital Room & Board Limit RMB 800	可供选项 Optional 于中国大陆医院接受住院或日间留院治疗每日最高限额 800人民币 In-patient or day-patient treatment received in any in-patient or day-patient facility in Mainland China up to RMB 800 per day	可供选项 Optional 于中国大陆医院接受住院或日间留院治疗每日最高限额 800人民币 In-patient or day-patient treatment received in any in-patient or day-patient facility in Mainland China up to RMB 800 per day	可供选项 Optional 于中国大陆医院接受住院或日间留院治疗每日最高限额 800人民币 In-patient or day-patient treatment received in any in-patient or day-patient facility in Mainland China up to RMB 800 per day
27. 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
28. 私人医院住院自付比例 In-Patient Co-Insurance at Private Hospital	可供选项 Optional 20% 自付比例 20% co-insurance	可供选项 Optional 20% 自付比例 20% co-insurance	可供选项 Optional 20% 自付比例 20% co-insurance
29. 年度最高保障限额1,000,000人民币 Annual Maximum Policy Limit RMB 1,000,000	可供选项 Optional	可供选项 Optional	可供选项 Optional
30. 门诊费用的自付比例 Co-Insurance Out-Patient Treatment	不予承保 Not covered	可供选项 Optional	可供选项 Optional
31. 门诊每次就诊免赔额 Out-Patient Per Visit Excess	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
32. 取消药物和敷料限额 Removal of Drugs and Dressings Limit	不予承保 Not covered	不予承保 Not covered	可供选项 Optional 适用于3名员工或以上的统一投保的团体保险单 For Compulsory Group Plans 3+ employees
33. 体检和疫苗 — 选项1 Wellness and Vaccinations – Option 1 适用于3名员工或以上的统一投保的团体保险单 Compulsory group policies 3+ employees a) 体检保障 Wellness b) 疫苗保障 Vaccinations	a) 不予承保 Not covered b) 不予承保 Not covered	可供选项 Optional a) 和 b) 每个保险期内的综合最高限额 950人民币 Combined limit up to RMB 950 per period of cover	可供选项 Optional a) 和 b) 每个保险期内的综合最高限额 950人民币 Combined limit up to RMB 950 per period of cover
34. 体检和疫苗 — 选项2 Wellness and Vaccinations – Option 2 适用于3名员工或以上的统一投保的团体保险单 Compulsory group policies 3+ employees a) 体检保障 Wellness b) 疫苗保障 Vaccinations	a) 不予承保 Not covered b) 不予承保 Not covered	可供选项 Optional a) 和 b) 每个保险期内的综合最高限额 1,570人民币 Combined limit up to RMB 1,570 per period of cover	可供选项 Optional a) 和 b) 每个保险期内的综合最高限额 1,570人民币 Combined limit up to RMB 1,570 per period of cover
35. 生育保障 — 选项1 Maternity – Option 1 a) 被保险人怀孕或分娩期间实际产生的医疗必需费用 Medically necessary costs incurred during normal pregnancy and childbirth b) 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	a) 不予承保 Not covered b) 不予承保 Not covered	可供选项 Optional 适用于10名或以上的团体保单 For Compulsory Group Plans 10+ employees a) 每个保险期内最高限额 31,500人民币 Up to RMB 31,500 per Period of Cover b) 每个保险期内最高限额 75,600人民币 Up to RMB 75,600 per Period of Cover	可供选项 Optional 适用于10名或以上的团体保单 For Compulsory Group Plans 10+ employees a) 每个保险期内最高限额 31,500人民币 Up to RMB 31,500 per Period of Cover b) 每个保险期内最高限额 75,600人民币 Up to RMB 75,600 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	易全保琥珀 SimpleCare Amber	易全保翡翠 SimpleCare Jade	易全保水晶 SimpleCare Crystal
36. 生育保障 — 选项2 Maternity – Option 2 a) 被保险人怀孕或分娩期间实际产生的医疗必需费用 <i>Medically necessary costs incurred during normal pregnancy and childbirth</i> b) 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 <i>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</i>	▶ a) 不予承保 Not covered ▶ b) 不予承保 Not covered	▶ 可供选项 <i>Optional</i> 适用于10名或以上的团体保单 For Compulsory Group Plans 10+ employees ▶ a) 每个保险期内最高限额 44,100人民币 Up to RMB 44,100 per Period of Cover ▶ b) 每个保险期内最高限额 94,500人民币 Up to RMB 94,500 per Period of Cover	▶ 可供选项 <i>Optional</i> 适用于10名或以上的团体保单 For Compulsory Group Plans 10+ employees ▶ a) 每个保险期内最高限额 44,100人民币 Up to RMB 44,100 per Period of Cover ▶ b) 每个保险期内最高限额 94,500人民币 Up to RMB 94,500 per Period of Cover
37. 中国大陆公立医院选项 Mainland China Public Hospital Option 您选择此福利选项时，住院现金津贴保障将不予赔付。如您选择此选项，「病房限制」和「医院病房住宿费限制」选项将不适用。 怀孕和分娩期间出现的医疗状况不属于/不视为任何紧急非选择性治疗。 Hospital Cash Benefit is not payable when you select this benefit option. Hospital Room Restriction and Hospital Room Rate Restriction options are not available if you select this option. Pregnancy and Childbirth conditions are excluded from any Emergency non elective treatment.	▶ 可供选项 <i>Optional</i> 中国大陆以外的紧急非选择性治疗最高限额 150,000人民币 Up to RMB 150,000 for Emergency non elective treatment for illness outside of Greater China	▶ 可供选项 <i>Optional</i> 中国大陆以外的紧急非选择性治疗最高限额 150,000人民币 Up to RMB 150,000 for Emergency non elective treatment for illness outside of Greater China	▶ 可供选项 <i>Optional</i> 中国大陆以外的紧急非选择性治疗最高限额 150,000人民币 Up to RMB 150,000 for Emergency non elective treatment for illness outside of Greater China

核保选项 Underwriting Options

38. 已声明的既往病症的限额 Capped Cover for Declared Pre-existing Medical Conditions	▶ 可供选项 <i>Optional</i> 只适用于5-19名员工的统一投保的团体保险单 For Compulsory Group Plans 5 to 19 employees 等待期结束后：每个已声明的既往病症的限额12,600人民币 After Waiting Period: RMB 12,600 per declared pre-existing Medical Condition 等待期结束后和团体计划来年续保后：每个保险期内每个已声明的既往病症的限额25,200人民币 After Waiting Period and until the Group Plan renews: RMB 25,200 per declared pre-existing Medical Condition, per Period of Cover	▶ 可供选项 <i>Optional</i> 只适用于5-19名员工的统一投保的团体保险单 For Compulsory Group Plans 5 to 19 employees 等待期结束后：每个已声明的既往病症的限额12,600人民币 After Waiting Period: RMB 12,600 per declared pre-existing Medical Condition 等待期结束后和团体计划来年续保后：每个保险期内每个已声明的既往病症的限额25,200人民币 After Waiting Period and until the Group Plan renews: RMB 25,200 per declared pre-existing Medical Condition, per Period of Cover	▶ 可供选项 <i>Optional</i> 只适用于5-19名员工的统一投保的团体保险单 For Compulsory Group Plans 5 to 19 employees 等待期结束后：每个已声明的既往病症的限额12,600人民币 After Waiting Period: RMB 12,600 per declared pre-existing Medical Condition 等待期结束后和团体计划来年续保后：每个保险期内每个已声明的既往病症的限额25,200人民币 After Waiting Period and until the Group Plan renews: RMB 25,200 per declared pre-existing Medical Condition, per Period of Cover
39. 既往病史不告 Medical History Disregarded	▶ 可供选项 <i>Optional</i> 适用于10名员工或以上的统一投保的团体保险单 Compulsory group policies 10+ employees	▶ 可供选项 <i>Optional</i> 适用于10名员工或以上的统一投保的团体保险单 Compulsory group policies 10+ employees	▶ 可供选项 <i>Optional</i> 适用于10名员工或以上的统一投保的团体保险单 Compulsory group policies 10+ employees
40. 牙科 - 选项 1 Dental Care - Option 1	▶ 不予承保 Not covered	▶ 每个保险期内最高限额 1,900人民币 Up to RMB 1,900 per period of cover	▶ 不予承保 Not covered
41. 牙科 - 选项 2 Dental Care - Option 2	▶ 不予承保 Not covered	▶ 每个保险期内最高限额 4,725人民币 Up to RMB 1,900 per period of cover	▶ 每个保险期内最高限额 4,725人民币 Up to RMB 1,900 per period of cover

免赔额选项 Deductible Options

标准免赔额 Standard Deductible	RMB 3,150	RMB 3,150	RMB 3,150
自选免赔额 Optional Deductible 请注意：63,000人民币或94,500人民币免赔额仅适用于拥有不止一份健康保险单的投保人。如果投保人购买本保险单作为二级医疗保险单，投保人只能选择63,000人民币或94,500人民币免赔额选项。被保险人投保本保险单时，需提供投保人主医疗保险的保险详情。 Please note: RMB 63,000 or RMB 94,500 deductible is only available if the policyholder is covered by more than one health insurance policy. The policyholder can only select such deductible options if the policyholder buys this policy as a Secondary Health Insurance Policy. The policyholder will be required to provide details of the policyholder's Primary Health Insurance when the policyholder applies for cover under this policy.	零 Nil RMB 950 RMB 1,570 RMB 6,300 RMB 15,700 RMB 31,500 RMB 63,000 RMB 94,500	零 Nil RMB 950 RMB 1,570 RMB 6,300 RMB 15,700 RMB 31,500 RMB 63,000 RMB 94,500	零 Nil RMB 950 RMB 1,570 RMB 6,300 RMB 15,700 RMB 31,500 RMB 63,000 RMB 94,500

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

化学品暴露
Chemical exposure

整容/美容治疗
Cosmetic treatment

污染
Contamination

慢性病 — 琥珀保单适用
Chronic conditions – Amber 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

食物补充品和洗化产品
Dietary supplements 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

肥胖和减肥
Obesity and weight loss

在护理院、疗养院、康体水疗院
、健康度假村、健康水疗中心和自
然疗法门诊的治疗

Nursing homes, convalescence
homes health spas and nature clin-
ics

姑息治疗和临终关怀
Palliative and Hospice care

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 — 因正常怀孕或分娩、
医疗上必需的和/或紧急剖腹产、自
愿剖腹产、怀孕或分娩的医疗状况、
包括产前、分娩或产后出现的医疗状
况而产生的费用不在承保范围之列

Pregnancy or maternity – costs
relating to normal pregnancy or
childbirth, medically necessary and/
or emergency caesarean section,
voluntary caesarean section,
pregnancy or childbirth medical
conditions including medical
conditions that arises during the
antenatal stage, childbirth or
postpartum period

职业体育运动
Professional sports

精神或心理治疗
Psychiatric or Psychological
Treatment

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-authorized by
the insurer

违反医生嘱咐的旅行费用
Travelling against medical advice

昂贵医疗机构的治疗
Treatment in High Cost Medical
Facilities

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

中医治疗
Traditional Chinese Medicine

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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