



《全球保》
个人与家庭
医疗保险
WorldCare
Explained

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 — 2013荣膺亚洲保险评论的电子商务大奖; 2014年度Cover Excellence 保险大奖的最佳国际医疗保险服务商; 以及2015年度保险和再保险大奖的最佳电子商务保险公司和最佳国际医疗保险奖项
- ▶ 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。我们致力于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 Ecommerce Award at the 2013 Asia Insurance Technology Awards, Best International Health Insurance Provider at the 2014 Cover Excellence Awards and Best Digital Insurance Firm and Best for International Health Insurance at the 2015 Insurance and Reinsurance 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

根据需求, 我们为您提供全天候医疗 救助及信息

Medical help and information when you need it

▶ 当您需要帮助

我们提供全年无休的客户服务。您可享受我们的24小时全年365天的全天候客户服务随时了解您的计划、理赔或紧急医疗救助服务信息及可获得实时帮助。

▶ *Accessing help*

Our customer service teams around the world are accessible 24-hours a day, 365-days a year.

This in-house service is available to you no matter where you are in the world, no matter of what time of day it is.

They are on hand to answer any question about your plan, benefits, claims or if you have an emergency and need immediate help.



我们的独家服务 | Our Exclusive Services

我们的独家服务为特殊情况提供附加保险，在您最需要的时候为您提供绝对的医疗信心。即时联系我们的客户服务团队获取更多信息。

Our Exclusive Services offer additional coverage for special circumstances, providing you with absolute medical certainty when you need it most.

To access these services, all you need to do is contact our Customer Service team who can assist.



▶ 第二医疗意见

为了确保客户能够获得正确诊断和最佳治疗，我们将通过与Best Doctors Inc的Interconsultation® 达成的全球合作为客户提供第二医疗意见服务。

我们知道，客户希望在最需要时得到妥善护理，这对于客户来说非常重要。这项第二次诊疗意见服务可让客户获得加倍安心，从国际医疗保险中获取更大价值。

我们的客户能够非常方便地享受到这项服务，只需即时联系我们的客户服务团队。

这项服务的好处包括：

- 享受全球范围内超过 53,000 名知名专家提供的服务
- 两三周内便可获得第二医疗意见
- 提供适当的诊断和治疗建议
- 客户可以向主治医师分享最终报告，从而帮助他们制定最佳治疗方案
- 根据需要提供翻译服务

▶ Second Medical Opinion

To ensure you get the right diagnosis and the best treatment, we are offering customers access to a second medical opinion through our partnership with Interconsultation® from Best Doctors Inc. It's important to us that you and your family receive the appropriate care when you need it most, and this new service helps provide greater peace of mind, and even greater value from your international health insurance. All you need to do is contact our Customer Service team who can assist.

Benefits of the service include:

- Access to over 53,000 highly renowned specialists globally
- Second medical opinion received within 2-3 weeks
- Advice on the appropriate diagnosis and treatment from a specialist in their field
- Final report you can share with your treating physician
- Translation services as required

Second medical opinion service, is most appropriate for medium – long term complex conditions, and is not available for minor conditions, or in emergency/life threatening situations.



▶ 全球礼宾服务

我们知道，客户想要的不仅是医疗保障，而是健康福祉方面的全方位服务。

我们的全球礼宾服务为客户提供专属的端对端支持，从专家指导寻找相关的医疗中心到海外治疗和规划，我们的全方位服务可让客户获得加倍安心。

这项服务包括：

- 为客户治疗期间提供专属的端对端支持
- 门诊，入院与住院相关的专家预约和就医指导
- 专家指导寻找相关的医疗中心
- 专家协助联系不同医疗中心给您加倍安心

▶ Global Concierge Services

We know that when you're unwell, it's important that accessing the best medical care is quick and simple, particularly if you want to use your international health insurance to seek treatment overseas. Our new Global Concierge Service helps take the hassle out of arranging your overseas treatment – from advice on finding the best medical provider for your treatment to help in booking an appointment – so you and your family can focus on what's important.

Our service provides:

- Dedicated end to end support, throughout your treatment – for both you and your family
- Booking of medical appointments on your behalf, from the initial consultation through to hospitalisation and treatment
- Advice on finding the best medical provider for your treatment if you need
- A liaison contact between different medical providers and other parties, so you don't have to worry about keeping everyone up to date



▶ 转运和送返的增强保障

在紧急情况下，快速接受治疗至关重要，特别是对于我们的全球商旅会员来说，客户可能身处偏远地区，医疗设施有限。我们新增的转运和送返的增强保障选项能够让客户放心，为客户构筑起安全网，不论客户身在何处，在紧急情况下都能够接受最佳治疗，如果客户希望的话，还可以转运至客户的祖国。

我们的转运和送返的增强保障能够让客户享受以下服务*：

- 快速响应医疗服务
- 紧急医疗运送，例如空中救护
- 送返至最近的卓越医疗中心或客户的祖国

我们知道，在紧急情况下，我们的客户希望尽可能便捷地享受服务。因此，客户只需拨打我们的紧急联络号码便能享受这项服务，我们将处理剩馀事项。

* 这项服务仅限危及生命的紧急情况

▶ Extended Evacuation and Repatriation

In an emergency, getting the best treatment fast is paramount. Members can now choose to add our new Extended Evacuation and Repatriation Option to their plan, to help reassure you and your family that you can access the best treatment in an emergency, wherever you are in the world – including medical evacuation to the nearest centre of excellence or back to your home country. This safety net can help you to rest easier, particularly if you are based in a remote area or with limited access to high quality medical facilities.

Our service enables you to access*:

- Fast response medical services
- Emergency medical transportation, such as air ambulance
- Expatriation to the nearest medical centre of excellence or your home country

* This service is only available in critical, life threatening situations.

我们与red24 达成的全新合作

Our new partnership with red24



我们与red24 达成的全新合作让我们的《全球保》保险计划客户能够获得安全和出行方面的丰富信息以及 24/7 危机管理支持, 这对于我们遍布全球的商旅会员来说至关重要。

Our new partnership with red24 gives customers of our WorldCare plans access to extensive safety, security and travel-related information, as well as 24/7 crisis management support - vital service for our globally mobile members.

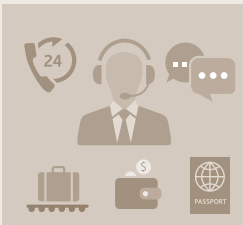
危机管理 | Crisis Management

提供安全和出行方面的丰富信息以及 24/7 危机管理支持。

Access to extensive safety, security and travel-related information and 24/7 crisis management support.

这项服务的好处包括:

Benefits of the service include:



- ▶ 24/7危机响应管理中心在客户出行期间提供全方位支持, 从出行前风险评估, 到帮助找回丢失护照, 再到安排紧急出行

- ▶ Access to a 24/7 Crisis Response Management Centre that can assist customers when travelling, from a pre-trip risk assessment, to helping with a lost passport, to arranging emergency travel



- ▶ 在客户规划行程期间以电子邮件或短信的方式向客户发送出行安全警告, 一年三百六十五天, 一天二十四小时从不停歇

- ▶ Travel Safety Alerts for the duration of a customer's planned trip, sent via email or SMS and delivered 24 hours a day, 365 days a year



- ▶ red24网站提供综合安全信息, 既包括各国风险状况, 又包括客户建议, 告知客户如何防范民事骚乱、绑架等潜在威胁

- ▶ Comprehensive safety and security information from red24's website, including country risk profiles and advice on how customers can protect themselves from potential threats such as civil unrest and kidnapping



- ▶ 每日新闻综述, 涵盖世界各地重大安全和出行事件

- ▶ Daily News Roundup of all major security and travel-related incidents worldwide

您只需使用时康国际会员号在red24网站上进行注册便能够享受这些服务。

Members just need to register on the red24 website using their Now Health membership number to access red24 services.

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

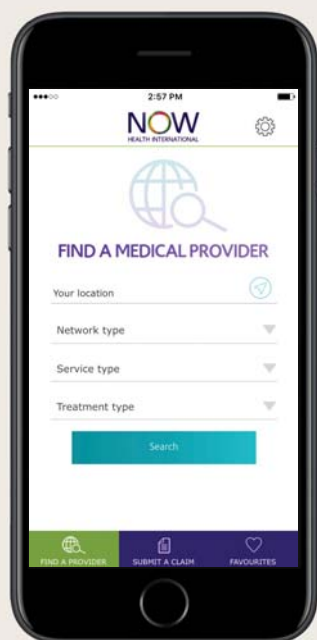
You can submit and track the status of all claims you make online. As soon as we receive your claim, we will notify you by email and SMS (if you have chosen this option).



我们的移动应用 | Our Mobile App

我们的移动应用程序能够让您以更加简单快捷的方式找到离您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 mobile 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.





《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

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

《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"> ✓ 住院及日间留院护理 In-patient and day-patient care ✗ 例行及复杂牙科治疗 Routine & complex dental treatment ✗ 生育保障 Maternity ○ 门诊医生费用保障 Out-patient charges ○ 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 ○ 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 	<ul style="list-style-type: none"> ✓ 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) ○ 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 ○ 住院及门诊自付比例 In-patient and out-patient co-insurance 	<ul style="list-style-type: none"> ✓ 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) ○ 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 ○ 住院及门诊自付比例 In-patient and out-patient co-insurance 	<ul style="list-style-type: none"> ✓ 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) ○ 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 ○ 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 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. 怀孕和分娩期间出现的医疗状况 Pregnancy and Childbirth Medical Conditions (医学上必需的和/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	▶ 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	▶ 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	▶ 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
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

▶ 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
20. 门诊医生费用 Out-Patient Charges a) 含咨询费在内的医生费用 Medical practitioner fees b) 物理治疗 Physiotherapy	a) 每个保险期内的门诊医生费用, 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 consultations and diagnostic procedures within 15 days from the admission and post hospitalisation within 30 days following discharge from hospital. Up to a maximum of RMB 12,600 per period of cover b) 不予承保 Not covered	a) 全额赔偿 Full refund b) 每个保险期内最高20次全额赔偿 Full refund up to 20 sessions per period of cover	a) 全额赔偿 Full refund b) 每个保险期内最高25次全额赔偿 Full refund up to 25 sessions per period of cover	a) 全额赔偿 Full refund b) 每个保险期内最高30次全额赔偿 Full refund up to 30 sessions per period of cover
21. 门诊精神疾病治疗 Out-Patient Psychiatric Illness	不予承保 Not covered	每个保险期内最高限额15,000人民币 Up to RMB 15,000 per period of cover	每个保险期内最高限额31,000人民币 Up to RMB 31,000 per period of cover	每个保险期内最高限额47,000人民币 Up to RMB 47,000 per period of cover
22. 替代疗法 Alternative Therapies	不予承保 Not covered	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	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	每个保险期内最高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: 不予承保 Not covered	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: 保单生效日或批单签发日(二者以后发生者为准)后的9个月内产生的任何费用将不予赔付 Waiting Period: Costs incurred within 9 months from the entry date are excluded 此保障有20%的自付比例 A co-insurance of 20% applies 所有正畸治疗有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
30. 生育保障 Maternity 等待期: 保单生效日或批单签发日(二者以后发生者为准)后的12个月内产生的任何费用将不予赔付 Waiting Period: Costs incurred within 12 months from the entry date are excluded	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 caesarian 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, 则可以选择此项 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, 则可以选择此项 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

* 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
34. 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, 因疾病治疗的最髙限额 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, 因疾病治疗的最髙限额 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, 因疾病治疗的最髙限额 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, 因疾病治疗的最髙限额 310,000 人民币 Emergency non-elective illness limit up to RMB 310,000 per period of cover
35. 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
36. 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
37. 昂贵医院限制 High Cost Provider Restriction	不予承保 Not covered	可供选项 Optional	可供选项 Optional	可供选项 Optional
38. 尊安计划下的门诊医生费用保障 Optional Out-Patient Charges 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费用 Medical practitioner fees b) 物理治疗 Physiotherapy	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) 每个保险期间内最高 10 次全额赔偿 Full Refund up to a maximum 10 sessions per period of cover	不予承保 Not covered	不予承保 Not covered	不予承保 Not covered
39. 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
40. 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
41. 体检、眼科、疫苗 — 选项 1, 2 Wellness, Optical Benefits and Vaccinations (1, 2) 等待期: 保单生效日期或批单签发日 (二者以后发生者为准) 后的 6 个月内发生的费用将不予赔付 Waiting Period: Costs incurred within 6 months from the entry date are excluded	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
42. 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
43. 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
44. 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				
45. 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 selected a deductible option, the policyholder is required to select a co-insurance out-patient treatment option or 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 15,700 RMB 31,500	RMB 6,300 RMB 15,700 RMB 31,500	RMB 6,300 RMB 15,700 RMB 31,500	RMB 6,300 RMB 15,700 RMB 31,500

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 — 尊安保单适用
Chronic conditions – Essential plan only
- ▶ 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 — 除非此为计划保障包含在保险合同中
Dental care – unless this benefit is 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
- ▶ 耐用医疗设备
External prosthesis
- ▶ 眼部和耳部 — 除非此保障包含在保险合同中
Eyes and ears – 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 — 除非此为计划保障包含在保险合同中
Pregnancy or maternity – unless this benefit is 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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