



AmCham China High-end Medical Proposal 2020

中国美国商会高端医疗方案计划书 2020





前言 About This Material

尊敬的会员，

我们很荣幸能有机会为贵公司提供医疗保障和健康服务的建议！

感谢您对平安健康险团体医疗保险的关注。平安健康险旨在为您的员工提供最好的健康保险服务和健康管理方案。

Dear valued members,

We're delighted to provide the health benefit proposal for your company.

Thank you for inquiring about group medical insurance from Ping An Health. Ping An Health aims to offer the best health insurance services and health management plans for you and your valued employees.

这份计划书包含如下部分：

This proposal contains following contents:

1. **Part One 服务简介 Service Introduction**
2. **Part Two 方案明细 Plan Details**
3. **Part Three 费率 Quotation**
4. **附件 Attachment**

一、 Part One 服务简介 Service Introduction

平安健康险-中国领先的具备全球经验的专业健康险公司

平安集团是《财富》500 强企业，也是全球第二大保险公司。平安健康险借助平安集团强大的本地优势，并利用其外方股东 Discovery 的专业健康险才能，向客户提供无与伦比的服务与财务保障。Discovery 是南非最大的健康保险公司，也是英国第三大健康保险公司，为全球 550 万人提供保险保障。作为消费者驱动型医疗保险的全球领导者，Discovery 广受认可。在各个领域，它将过去 20 年积累起来的资产和能力，注入平安健康险。

About Pingan Health: China’s leading specialist health insurer with global expertise

The Ping An Group is a Fortune 500 company and the world’s second largest insurer. Ping An Health draws on this strong local presence, as well as the specialist health insurance expertise of its foreign shareholder, Discovery, to offer its clients unparalleled service and financial security. Discovery is the largest health insurer in South Africa and the third largest in the United Kingdom, covering 5.5 million lives worldwide. Discovery is widely recognized as a global leader in consumer-driven healthcare. It embeds its assets and capabilities built up over the past 20 years in every aspect of Ping An Health.

Ping An Health

中国平安 PINGAN

- Fortune 500 company
- 7th most recognized brand in China
- 80 million customers
- RMB 2.8 trillion assets

Discovery

- 3rd largest insurer in the UK
- Largest health insurer in South Africa
- 5.5 million lives worldwide
- Recognized leader in consumer-driven healthcare

1. 医疗网络 Hospital Direct

国内网络 Domestic network

平安健康险拥有强大的三甲公立医院直接结算网络。我们与网络内医院直接进行住院或门诊医疗费用的结算，从而为您免除垫付大量现金和提交理赔材料的烦恼。

我们的医疗网络覆盖中国大陆 50 个城市，大中华地区共 53 个城市。共覆盖 789 家医院，top8 家签约合作，7 家可直结，110 万+诊所和医院。

Ping An Health boasts a strong direct-billing network of 3A public hospitals in China. Within this network, we settle inpatient and outpatient medical expenses directly with the hospital, saving you the trouble of making large cash payments upfront and submitting claims materials.

Our hospital network covers 50 cities in mainland China and a total of 53 cities in Greater China. The hospital network covers a total of 789 hospitals and 1.1 million + clinics and medical suppliers. The network signed contracts with 8 top hospitals, among which 7 hospitals provide direct billing service.

网络医院示例

下表列举了部分直结医院网络，包括平安健康险网络内覆盖的全国前十综合医院、各城市著名网络医院及尊贵医院。在这些医院您可以享受直接结算服务。如需了解最新的完整列表，请访问 www.health.pingan.com→医院查询→团体险，通过医院搜索工具查询。

The list below shows part of the DB network hospitals, including the top 10 general hospitals in Chinese Mainland, renowned network hospitals and luxury hospitals in major cities. You can enjoy direct billing service in these hospitals. For latest full list, please visit www.health.pingan.com, click Hospital Inquiry and select Group Insurance and use the hospital search tools for inquiry.



中国大陆排名前十综合医院（平安健康险直结网络覆盖 7 家） TOP 10 general hospitals in Mainland China (7 are covered by Ping An Health's HospitalDirect)	
北京 Beijing	北京协和医院国际医疗部（妇产科、神经科、内分泌科、血液科、肾脏科、五官科、消化科、呼吸科） IMC of Peking Union Medical College Hospital (Obstetrics and Gynecology, Neurology, Endocrinology, Hematology, Nephrology, ENT, Gastroenterology, Respiratory)
上海 Shanghai	复旦大学附属华山医院国际医疗中心（皮肤科、神经科、骨科） International Medical Center, Huashan Hospital Affiliated to Fudan University (Dermatology, Neurology, Orthopedics) 上海交通大学医学院附属瑞金医院特需中心（血液科、烧伤科、内分泌科、肾脏科、普外科、心外科、皮肤科） VIP Center of Ruijin Hospital Affiliated to Medical School of Shanghai Jiaotong University (Hematology, Burns, Endocrinology, Nephrology, General Surgery, Cardiac Surgery, Dermatology)
广州 Guangzhou	中山大学附属第一医院（肾内科、心内科、普外科、五官科、骨科、妇产科、消化科） No.1 Hospital Affiliated to Sun Yat-sen University (Nephrology, Cardiology, General Surgery, ENT, Orthopedics, Obstetrics & Gynecology, Respiration)
成都 Chengdu	四川大学华西医院（中西医结合科、小儿外科、呼吸科） West China Hospital of Sichuan University (Integrated Chinese and Western Medicine, Pediatric Surgery, Respiratory)
西安 Xi'an	第四军医大学西京医院（消化科、骨科、皮肤科、心外科） Xijing Hospital, the Fourth Military University (Gastroenterology, Orthopedics, Dermatology, Cardiac Surgery)
武汉 Wuhan	华中科技大学同济医学院附属同济医院（胸外科、骨科、感染科） Tongji Hospital Affiliated to Tongji Medical College of Huazhong University of Science and Technology (Thoracic Surgery, Orthopedics, Infection)
各城市著名网络医院列举 Renowned network hospitals in major cities	
北京 Beijing	北京协和医院国际医疗部 International Medical Department of Peking Union Medical College Hospital 卫生部中日友好医院国际医疗部 International Medical Dept. of China-Japan Friendship Hospital under the MOH 首都医科大学附属北京安贞医院 Beijing Anzhen Hospital Affiliated to Capital Medical University 阜外心血管病医院 Beijing Fuwai Cardio-Vascular Hospital 首都医科大学附属北京天坛医院 VIP Outpatient Department of Tiantan Hospital Affiliated to Capital Medical University 北京新世纪国际儿童医院 New Century International Children's Hospital
上海 Shanghai	上海交通大学医学院附属瑞金医院特需中心 VIP Center of Ruijin Hospital Affiliated to Medical School of Shanghai Jiaotong University 复旦大学附属华山医院国际医疗中心 International Medical Center, Huashan Hospital Affiliated to Fudan University 华东医院特需医疗部 VIP Medical Center of Huadong Hospital 上海交通大学附属仁济医院浦东分院高级专家门诊 Senior Expert Outpatient Dept. of Pudong Branch of Renji Hospital Affiliated to Shanghai Jiaotong University 上海儿童医学中心特诊部 VIP Center of Shanghai Children's Medical Center 复旦大学附属儿科医院特需医疗中心 VIP Medical Center of Children's Hospital Affiliated to Fudan University 上海禾新医院 Shanghai Landseed Hospital
广州 Guangzhou	广东省人民医院协和高级医疗中心 Guangdong Concord Medical Centre of Guangdong Provincial People's Hospital 南方医科大学南方医院 South Medical University Nanfang Hospital 中山大学附属第一医院 No.1 Hospital Affiliated to Sun Yat-sen University 广州中医药大学祈福医院国际医疗中心 International Medical Center, Clifford Hospital Affiliated to Guangzhou University of Chinese Medicine



深圳 Shenzhen	北京大学深圳医院特诊科 Shenzhen Hospital of Peking University, Special OP Services 深圳市福田区人民医院 People's Hospital of Futian District of Shenzhen 卓正海岸城医疗中心 Distinct Healthcare (Coastal City Medical Center)
天津 Tjianjin	天津中医药大学第一附属医院 No.1 Hospital Affiliated to Tianjin TMC University 天津第一中心医院国际中心 International Medical Center of Tianjin First Center Hospital 天津医科大学总医院 General Hospital of Tianjin Medical University
沈阳 Shenyang	中国医科大学附属盛京医院涉外医疗中心 International Medical Center of Shengjing Hospital of China Medical University 辽宁省人民医院 Liaoning Provincial People's Hospital
杭州 Hangzhou	浙江医院 Zhejiang Hospital 邵逸夫医院特诊部 VIP Center of Sir Run Run Shaw Hospital
南京 Nanjing	南京市第一医院 Nanjing First Hospital 南京明基医院 Nanjing BenQ Hospital

国际网络 Oversea network

我们与全球知名的医疗和非医疗援助、案件管理及理赔和网络管理领导者合作。平安健康险通过与这些知名第三方服务提供商合作，使我们的客户在海外工作或旅游期间也能获得高质量的医护服务。

通过这些全球合作伙伴，平安健康险的客户能在数百个国家享受数以千计的医院及医疗专业人士的服务。借助覆盖全球的多重网络，我们的合作伙伴通过签署专属或租用合约争取有竞争力的折扣，帮助我们在控制成本的同时向客户提供贴心的医疗服务。目前，在国际医院网络资源方面，我们的合作伙伴 United Healthcare 为我们的客户提供全球 10 万家诊所及医院、110 万家医疗供应商的优质服务。

We partner with globally recognized leaders in medical and non-medical assistance, case management and claims and network management. Ping An Health's partnerships with these reputable third party providers give our members access to high-quality medical care while working or travelling overseas.

Through these global partnerships, Ping An Health members have access to thousands of hospitals and healthcare professionals in hundreds of countries. With multiple networks throughout the world, our partners help us to control costs by negotiating competitive discounts through proprietary and leased contracts, while providing our members with access to considerate care. As for the network of hospitals worldwide, our partner United Healthcare provides qualified services of 100,000 clinics and hospitals and 1,100,000 medical suppliers for our customers.



2. 客户服务 Customer Service

日常咨询服务 Daily consultation service

电话中心 Call Center

每天 24 小时，每周 7 天，全年接听来电。仅需拨打联系电话，您即可查询保障信息，申请预授权，了解健行天下相关问题。

Call us anytime, 24 hours a day, 7 days a week, all year round to inquire about your coverage information, apply for pre-authorization and ask questions related to Vitality.

平安健康 APP PAH APP:

提供一站式查询、就医、理赔、健康管理全流程服务。

Ping An Health app, which provides online consultation, online appointment, post-service claims and health management services.

网站 Website:

登陆我们的网站 www.health.pingan.com，可以查看保单信息，并使用一系列便捷服务工具。

Visit our website at www.health.pingan.com to view policy information and use a range of convenient service tools.

驻点服务 Onsite Service:

在医院，专业临床受训驻点代表有将为您提供专业服务

In the hospitals, clinically trained on-site representatives will provide you with professional services.

二、Part Two 方案明细 Plan Details

1) 高端医疗方案 Top Level Plan
a) 核心方案 Core Plan

货币单位：人民币元 Currency: RMB

Plan 计划	Plan 1 计划 1	Plan 2 计划 2	Plan 3 计划 3	Plan 4 计划 4	Plan 5 计划 5	Plan 6 计划 6
Geographic Coverage Area 保障区域范围	Mainland China 中国大陆	Worldwide 全球	Mainland China 中国大陆	Greater China 大中华	Worldwide Exc. US 全球除美	Worldwide 全球
Annual Limit 年度总限额	8,000,000	8,000,000	2,000,000	5,000,000	12,000,000	20,000,000
1. In-Patient Benefits 住院医疗						
Room, Board, Nursing (up to 180 days) 床位费, 膳食费, 护理费 (最多 180 天)	Covered 涵盖	Covered 涵盖	Covered 涵盖	Covered 涵盖	Covered 涵盖	Covered 涵盖
Examination and Laboratory tests, other in-patient treatment Expenses 检查检验费, 治疗费						
Doctor's Fee 医生费						
Drugs (Inc. Chinese herbal medicine) 药品费 (含中草药)						
Non-organ Transplant Surgery 手术费 (非器官移植手术)						
Organ Transplant Surgery 器官移植手术						
Intensive Care Unit 重症监护病房床位费						
Companion Bed (Companion Bed for child(ren) under 18 years' old) 住院加床费 (陪同未满 18 周岁被保险人住院)						
In-Patient Psychiatric Treatment (up to 90 days per year) 精神疾病治疗费 (最多 90 天/年)						
Home Care (up to 100 days per year) 家庭护理 (最多 100 天/年)						
Hospice Care (up to 45 days per year) 临终关怀 (最多 45 天/年)						

Plan 计划	Plan 1 计划 1	Plan 2 计划 2	Plan 3 计划 3	Plan 4 计划 4	Plan 5 计划 5	Plan 6 计划 6	
Ambulance 救护车费							
2. Out-Patient Benefits 门(急)诊医疗							
Annual Limit 年度限额	Not Covered 不涵盖	Not Covered 不涵盖	RMB 100,000	Up to Annual Maximum Aggregate Limit 同年度 总限额	Up to Annual Maximum Aggregate Limit 同年度 总限额	Up to Annual Maximum Aggregate Limit 同年度 总限额	
Drugs (Inc. Chinese herbal medicine) 药品费 (含中草药)			Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付
Consultation Fees, Examination and Laboratory tests and other Out-patient Treatment Expenses 挂号费/医生诊疗费，检查费， 治疗费							
Out-patient Surgery 门诊手术费							
Physiotherapy, Chiropractic, Homoeopathy, Acupuncture、 Occupational Therapy and Speech Therapy Treatment (Max. 20 visits/yr) 物理治疗、脊柱推 拿、顺势治疗、针灸、职业疗 法、语音治疗等。(最多 20 次/ 年)							
Out-Patient Psychiatric Treatment (up to 12 visits per year) 精神 疾病治疗 (最多 12 次/年)							
Diabetes Treatment 糖尿病治疗用品费 (胰岛素泵 及相关用品)							
Accidental Dental Treatment 意外牙科治疗							
Hormone Replacement Therapy 激素替代治疗							
Chinese Medicine (Up to 20 visits) 中医门诊次 (最多 20 次)							
Vaccination and check up for new born baby 婴儿免疫和检查费保险金额							

Plan 计划	Plan 1 计划 1	Plan 2 计划 2	Plan 3 计划 3	Plan 4 计划 4	Plan 5 计划 5	Plan 6 计划 6
Ambulance 救护车费						
3. Special Out-Patient Benefits 特殊门诊医疗						
Out-Patient Kidney Dialysis and Out-patient Cancer Treatment including Electrotherapy, Chemotherapy and Radiotherapy 门诊肾透析、门诊恶性肿瘤电疗、化疗或放疗	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付
4. Worldwide Emergency Assistance (Please see appendix 1 for more details) 全球急难救助服务(请详见附件 1 解释)						
Includes medical referral and emergency medical evacuation, accommodation for compassionate visit, repatriation to the country of residence 安排就医和紧急医疗转送、陪同住院、转送回国、安排子女回国	Included 涵盖	Included 涵盖	Included 涵盖	Included 涵盖	Included 涵盖	Included 涵盖
Repatriation of mortal remains or ashes, local cremation or local burial 遗体转送回国、遗体火化和骨灰转送回国、就地安葬	Included 涵盖	Included 涵盖	Included 涵盖	Included 涵盖	Included 涵盖	Included 涵盖
5. Special Benefits 其他特殊治疗						
Aids/HIV (Non pre-existing conditions) 艾滋病（非既往症涵盖）	RMB 500,000 500,000 元/年	RMB 500,000 500,000 元/年	RMB 500,000 500,000 元/年	RMB 500,000 500,000 元/年	Fully Covered 全额给付	Fully Covered 全额给付
Congenital Diseases: Insured member's congenital defects, congenital diseases, hereditary diseases or a bnormal chromosome (As stated in the WHO International Classification of Disease Codes (ICD-10)) related treatment expenses. 先天性疾病： 指被保险人因先天性畸形、先天性疾病、遗传性疾病或染色体异常（依照世界卫生组织《疾病和有关健康问题的国际	RMB 90,000 90,000 元/年	RMB 90,000 90,000 元/年	RMB 90,000 90,000 元/年	RMB 90,000 90,000 元/年	Fully Covered 全额给付	Fully Covered 全额给付



Plan 计划	Plan 1 计划 1	Plan 2 计划 2	Plan 3 计划 3	Plan 4 计划 4	Plan 5 计划 5	Plan 6 计划 6
统计分类》(ICD-10) 确定) 引起的医疗费用						
Durable Medical Equipment 耐用医疗设备	Included within IP & OP Coverage 涵盖在住院和门诊中	Included within IP & OP Coverage 涵盖在住院和门诊中	Included within IP & OP Coverage 涵盖在住院和门诊中	Included within IP & OP Coverage 涵盖在住院和门诊中	Included within IP & OP Coverage 涵盖在住院和门诊中	Included within IP & OP Coverage 涵盖在住院和门诊中
Reconstructive Surgery 矫形手术	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付
1. Emergency Medical Benefits Outside Coverage Area (Please see appendix 2 for more details) 保障区域外紧急医疗 (请详见附件 2 解释)						
Emergency Medical Benefits Outside the Geographic Coverage Area 在合同约定的保障区域以外国家和地区旅行时的紧急治疗	RMB 100,000 100,000 元/年	RMB 100,000 100,000 元/年	RMB 500,000 500,000 元/年	RMB 500,000 500,000 元/年	Fully Covered 全额给付	Fully Covered 全额给付

b) 可选方案 Optional Benefits

Wellness 体检&疫苗

Preventative Medical Care 预防保健福利	Plan 1 计划一	Plan 2 计划二	Plan 3 计划三	Plan 4 计划四
Health Check-up & Vaccination 健康体检或疫苗	RMB 2,000 per year 2,000 元/年	RMB 5,000 per year 5,000 元/年	RMB 10,000 per year 10,000 元/年	RMB 20,000 per year 20,000 元/年
Second Medical Opinion 第二诊疗意见服务	Included 提供	Included 提供	Included 提供	Included 提供

Dental 齿科

Dental Benefits 牙科医疗保险金	Plan 1 计划一	Plan 2 计划二	Plan 3 计划三
Annual Limit 年度分项限额	RMB 5,000 5,000 元/年	RMB 10,000 10,000 元/年	RMB 20,000 20,000 元/年



Dental Cleaning (Twice per year)洗牙 (每年两次)	100%	100%	100%
Basic Treatment: Includes a malgams or composite fillings and simple extractions, periodontal scaling, and root planning 基本牙科治疗, 指简单补牙(包括银汞合金或复合树脂充填)、简单拔牙、牙周治疗(包括牙周刮治及牙根平整术)	80%	80%	100%
Major Treatment: Includes root fillings, crowns and inlays, bridges (including laboratory and anesthetic fees), wisdom teeth extractions and orthodontics treatment for under 18 years old. 重大牙科治疗, 指根管治疗(包括麻醉和拍片费用)、牙冠修复、桥式义齿(包括化验和麻醉费用)、智齿拔除、18岁以下正畸治疗	50%	80%	100%

Vision 眼科

Vision Benefits 眼科保险金	Plan 1 计划一	Plan 2 计划二	Plan 3 计划三
Routine vision examination (once per policy year) 眼科检查费 (限一年一次)	RMB 1,000 1,000 元/年	RMB 5,000 5,000 元/年	RMB 10,000 10,000 元/年
Lenses and frames/ contact lenses (once per policy year) 眼镜费 (框架眼镜或隐形眼镜任选其一) (限一年一次)			

Maternity 生育

Maternity Benefits 女性生育	Plan 1 计划一	Plan 2 计划二	Plan 3 计划三
Pre-natal and Post-natal Examinations, Pre-natal Vitamins and Calcium Tonic. Hospital Expenses on Delivery, Abortion and Pregnancy Complications. Type-B Ultrasonic Examination (up to 2 visits per year). New-born Infant Care, Treatment and Vaccinations(within 14 days) 产前产后检查、产前处方补充维生素和钙剂、自然分娩、医学必要的手术分娩、流产、孕产期并发症治疗费用; 每次妊娠期内两次B超检查费; 新生儿14日护理费、免疫费和治疗费	RMB 50,000 per year 50,000 元/年	RMB 100,000 100,000 元/年	RMB 200,000 per year, amounts in excess of RMB 100,000 only 50% covered 年限20万/年, 超过10万的部分50%赔付

2) Middle Level Plan 中端方案

a) 核心方案 Core Plan

Plan 计划	Plan 1 计划1	Plan 2 计划2	Plan 3 计划3	Plan 4 计划4	Plan 5 计划5	Plan 6 计划6
Geographic Coverage Area 保障区域范围	Mainland China 中国大陆	Mainland China 中国大陆	Mainland China 中国大陆	Greater China 大中华	Worldwide Exc. US 全球除美	Worldwide 全球
Annual Limit 年度总限额	1,000,000	300,000	300,000	500,000	1,000,000	2,000,000
1. In-Patient Benefits 住院医疗						
Room, Board, Nursing (up to 180 days)床位费, 膳食费, 护理费	RMB 1,000 per day	RMB 1,000 per day	RMB 1,000 per day	RMB 1,200 per day	RMB 1,500 per day	RMB 2,500 per day

Plan 计划	Plan 1 计划 1	Plan 2 计划 2	Plan 3 计划 3	Plan 4 计划 4	Plan 5 计划 5	Plan 6 计划 6
(最多 180 天)	1,000 元/天	1,000 元/天	1,000 元/天	1,200 元/天	1,500 元/天	2,500 元/天
Examination and Laboratory tests, other In-patient Treatment Expenses 检查检验费, 治疗费	RMB 100,000 per year 100,000 元/ 年	RMB 100,000 per year 100,000 元/ 年	RMB 100,000 per year 100,000 元/ 年	RMB 150,000 per year 150,000 元/ 年	RMB 200,000 per year 200,000 元/ 年	RMB 300,000 per year 300,000 元/ 年
Doctor's Fee 医生费	RMB 100,000 per year 100,000 元/ 年	RMB 100,000 per year 100,000 元/ 年	RMB 100,000 per year 100,000 元/ 年	RMB 150,000 per year 150,000 元/ 年	RMB 200,000 per year 200,000 元/ 年	RMB 300,000 per year 300,000 元/ 年
Drugs 药品费	RMB 100,000 per year 100,000 元/ 年	RMB 100,000 per year 100,000 元/ 年	RMB 100,000 per year 100,000 元/ 年	RMB 150,000 per year 150,000 元/ 年	RMB 200,000 per year 200,000 元/ 年	RMB 300,000 per year 300,000 元/ 年
Surgery (Non-organ Transplant Surgery)手术费(非器官移植手术)	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付
Organ Transplant Surgery 器官移植手术						
Intensive Care Unit 重症监护病房床位费	RMB 2,000 per day 2,000 元/天	RMB 2,000 per day 2,000 元/天	RMB 2,000 per day 2,000 元/天	RMB 2,000 per day 2,000 元/天	RMB 3,000 per day 2,000 元/天	RMB 5,000 per day 2,000 元/天
Companion Bed (Companion Bed for child(ren) under 18 years' old) 住院加床费(陪同未滿 18 周岁 被保险人住院)	Not Covered 不在保险责 任范围内	Not Covered 不在保险责 任范围内	Not Covered 不在保险责 任范围内	Not Covered 不在保险责 任范围内	Not Covered 不在保险责 任范围内	Not Covered 不在保险责 任范围内
In-Patient Psychiatric Treatment (up to 90 days per year) 精神疾病治疗费(最多 90 天/ 年)	RMB 10,000 per year 10,000 元/年	RMB 10,000 per year 10,000 元/年	RMB 10,000 per year 10,000 元/年	RMB 10,000 per year 10,000 元/年	RMB 10,000 per year 10,000 元/年	RMB 10,000 per year 10,000 元/年
Home Care (up to 100 days per year) 家庭护理(最多 100 天/年)	Not Covered 不在保险责 任范围内	Not Covered 不在保险责 任范围内	Not Covered 不在保险责 任范围内	Not Covered 不在保险责 任范围内	Not Covered 不在保险责 任范围内	Not Covered 不在保险责 任范围内
Hospice Care (up to 45 days per year) 临终关怀(最多 45 天/年)	Not Covered 不在保险责 任范围内	Not Covered 不在保险责 任范围内	Not Covered 不在保险责 任范围内	Not Covered 不在保险责 任范围内	Not Covered 不在保险责 任范围内	Not Covered 不在保险责 任范围内
Ambulance 救护车费	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付
2. Out-Patient Benefits 门(急)诊医疗						
Annual Limit 年度限额	Not Covered 不涵盖	RMB 20,000	RMB 20,000	RMB 30,000	RMB 50,000	RMB 100,000
Drugs 药品费		RMB 10,000 per year	RMB 10,000 per year	RMB 15,000 per year	RMB 20,000 per year	RMB 30,000 per year

Plan 计划	Plan 1 计划 1	Plan 2 计划 2	Plan 3 计划 3	Plan 4 计划 4	Plan 5 计划 5	Plan 6 计划 6
		10,000 元/年	10,000 元/年	15,000 元/年	20,000 元/年	3,000 元/年
Consultation Fees, Examination and Laboratory tests and other Out-patient Treatment Expenses 挂号费/医生诊疗费，检查费，治疗费		RMB 10,000 per year 10,000 元/年	RMB 10,000 per year 10,000 元/年	RMB 15,000 per year 15,000 元/年	RMB 20,000 per year 20,000 元/年	RMB 30,000 per year 30,000 元/年
Out-patient Surgery, 门诊手术费		Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付
Physiotherapy, Chiropractic, Homoeopathy, Acupuncture、Occupational Therapy and Speech Therapy Treatment (Max. 20 visits/yr) 物理治疗、脊柱推拿、顺势治疗、针灸、职业疗法、语音治疗、等。(最多 20 次/年)		Max. RMB 500 per visit 全额给付，最多 500 元/次	Max. RMB 500 per visit 全额给付，最多 500 元/次	Max. RMB 500 per visit 全额给付，最多 500 元/次	Max. RMB 500 per visit 全额给付，最多 500 元/次	Max. RMB 500 per visit 全额给付，最多 500 元/次
Out-Patient Psychiatric Treatment (up to 12 visits per year) 精神疾病治疗 (最多 12 次/年)		Max. RMB 10,000 per year 全额给付，最多 10,000 元/年	Max. RMB 10,000 per year 全额给付，最多 10,000 元/年	Max. RMB 10,000 per year 全额给付，最多 10,000 元/年	Max. RMB 10,000 per year 全额给付，最多 10,000 元/年	Max. RMB 10,000 per year 全额给付，最多 10,000 元/年
Diabetes Treatment 糖尿病治疗用品费 (胰岛素泵及相关用品)		Max. RMB 5,000 per year 全额给付，最多 5,000 元/年	Max. RMB 5,000 per year 全额给付，最多 5,000 元/年	Max. RMB 5,000 per year 全额给付，最多 5,000 元/年	Max. RMB 5,000 per year 全额给付，最多 5,000 元/年	Max. RMB 5,000 per year 全额给付，最多 5,000 元/年
Accidental Dental Treatment 意外牙科治疗		Max. RMB 10,000 per year 全额给付，最多 10,000 元/年	Max. RMB 10,000 per year 全额给付，最多 10,000 元/年	Max. RMB 10,000 per year 全额给付，最多 10,000 元/年	Max. RMB 10,000 per year 全额给付，最多 10,000 元/年	Max. RMB 10,000 per year 全额给付，最多 10,000 元/年
Hormone Replacement Therapy 激素替代治疗		Not Covered 不在保险责任范围内	Not Covered 不在保险责任范围内	Not Covered 不在保险责任范围内	Not Covered 不在保险责任范围内	Not Covered 不在保险责任范围内
Chinese Medicine (Up to 20 visits) 中医门诊次 (最多 20 次)		RMB 500 per visit 500 元/次	RMB 500 per visit 500 元/次	RMB 500 per visit 500 元/次	RMB 500 per visit 500 元/次	RMB 500 per visit 500 元/次
Ambulance 救护车费		Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付	Fully Covered 全额给付

Plan 计划	Plan 1 计划 1	Plan 2 计划 2	Plan 3 计划 3	Plan 4 计划 4	Plan 5 计划 5	Plan 6 计划 6
3. Special Out-Patient Benefits 特殊门诊医疗						
Out-Patient Kidney Dialysis and Out-patient Cancer Treatment including Electrotherapy, Chemotherapy and Radiotherapy 门诊肾透析、门诊恶性肿瘤电疗、化疗或放疗	RMB 100,000 per year 100,000 元/年	RMB 100,000 per year 100,000 元/年	RMB 100,000 per year 100,000 元/年	RMB 100,000 per year 100,000 元/年	RMB 100,000 per year 100,000 元/年	RMB 100,000 per year 100,000 元/年
4. Worldwide Emergency Assistance (Please see appendix 3 for more details) 全球急难救助服务(请详见附件 3 解释)						
Includes medical referral and emergency medical evacuation, accommodation for compassionate visit, repatriation to the country of residence 安排就医和紧急医疗转送、陪同住院、转送回国、安排子女回国	Included 涵盖	Included 涵盖	Included 涵盖	Included 涵盖	Included 涵盖	Included 涵盖
Repatriation of mortal remains or ashes, local cremation or local burial 遗体转送回国、遗体火化和骨灰转送回国、就地安葬	Included 涵盖	Included 涵盖	Included 涵盖	Included 涵盖	Included 涵盖	Included 涵盖
5. Special Benefits 其他特殊治疗						
Durable Medical Equipment 耐用医疗设备	Included within IP & OP Coverage 涵盖在住院和门诊中	Included within IP & OP Coverage 涵盖在住院和门诊中	Included within IP & OP Coverage 涵盖在住院和门诊中	Included within IP & OP Coverage 涵盖在住院和门诊中	Included within IP & OP Coverage 涵盖在住院和门诊中	Included within IP & OP Coverage 涵盖在住院和门诊中

b) 可选方案 Optional benefit
女性生育 Maternity

Maternity Benefits 女性生育	Plan 1 计划一	Plan 2 计划二	Plan 3 计划三
Reimbursement Rate 赔付比例	100%	100%	100%
Pre-natal and Post-natal Examinations, Pre-natal Vitamins and Calcium Tonic. Hospital Expenses on Delivery, Abortion and Pregnancy Complications. Type-B Ultrasonic Examination(up to 2 visits per year). New-born Infant Care, Treatment and vaccinations (within 14 days) 产前产后检查、产前处方补充维生素和钙剂、自然分娩、医学必要的手术分娩、流产、孕产期并发症治疗费用；每次妊娠期内两次 B 超检查费；新生儿 14 日护理费、免疫费和治疗费	RMB 10,000 per year 最多 10,000 元/年	RMB 20,000 per year 最多 20,000 元/年	RMB 40,000 per year 最多 40,000 元/年



预防保健福利 Preventative Medical Care

Preventative Medical Care 预防保健福利	Plan 1 计划一	Plan 2 计划二	Plan 3 计划三
Health Check-up & Vaccination 健康体检或疫苗	Max. RMB1,000 per year 全额给付，最多 1,000 元/年	Max. RMB1,500 per year 全额给付，最多 1,500 元/年	Max. RMB2,000 per year 全额给付，最多 2,000 元/年
Second Medical Opinion Service 第二诊疗意见服务	Included 提供	Included 提供	Included 提供

齿科 Dental

Dental Benefits 牙科医疗保险金	Plan 1 计划一	Plan 2 计划二
Annual Limit 年度分项限额	RMB 2,000	RMB 2,000
Dental Cleaning (Twice per year) 洗牙 (每年两次)	100%, Up to RMB 350 per visit 100%，最多 350 元/次	100%, Up to RMB 350 per visit 100%，最多 350 元/次
Basic Treatment: Includes a malgams or composite fillings and simple extractions, periodontal scaling, and root planning 基本牙科治疗，指简单补牙(包括银汞合金或复合树脂充填)、简单拔牙、牙周治疗(包括牙周刮治及牙根平整术)	80%	80%
Major Treatment: Includes root fillings, crowns and inlays, wisdom teeth extractions 重大牙科治疗，指根管治疗(包括麻醉和拍片费用)、牙冠修复、智齿拔除	50%	80%

眼科 Vision

Vision Benefits 眼科保险金	Plan 1 计划一
Routine vision examination (once per year) 眼科检查费 (限一年一次)	Max. RMB 1,000 per year 全额给付，最多 1,000 元/年
Lenses and frames/ contact lenses (once per year) 眼镜费 (框架眼镜或隐形眼镜任选其一) (限一年一次)	

紧急救援 Emergency Assistance

Emergency Medical Benefits Outside Coverage Area 保障区域外紧急医疗	Plan 1 计划一	Plan 2 计划二	Plan 3 计划三
Emergency Medical Benefits Outside the Geographic Coverage Area 在合同约定的保障区域以外国家和地区旅行时的紧急治疗	Max. RMB 50,000 per year 全额给付，最多 50,000 元/年	Max. RMB 100,000 per year 全额给付，最多 100,000 元/年	Max. RMB 200,000 per year 全额给付，最多 200,000 元/年

三、Part Three 费率 Quotation

货币单位：人民币元 Currency: RMB

Top Level Core Benefit Quotation						
高端方案核心保障费率						
Specified Hospital Coverage Ratio: 0 %	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
特定医院 0%	计划 1	计划 2	计划 3	计划 4	计划 5	计划 6
Employee / Spouse Premium 员工/配偶费率	8225	12620	18011	19356	22711	26594
Child Premium 子女费率	6272	9079	13501	14349	16589	19103
60 - 70 years of age 60-70 岁	19140	31571	39416	43224	52056	62310
Specified Hospital Coverage Ratio: 60 %	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
特定医院 60%	计划 1	计划 2	计划 3	计划 4	计划 5	计划 6
Employee / Spouse Premium 员工/配偶费率	8410	12976	18484	19876	23333	27376
Child Premium 子女费率	6393	9328	13832	14709	17024	19656
60 - 70 years of age 60-70 岁	19668	32517	40563	44486	53577	64186
Specified Hospital Coverage Ratio: 80 %	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
特定医院 80%	计划 1	计划 2	计划 3	计划 4	计划 5	计划 6
Employee / Spouse Premium 员工/配偶费率	9191	14502	20661	22259	26186	30940
Child Premium 子女费率	6915	10384	15358	16380	19016	22177
60 - 70 years of age 60-70 岁	21916	36534	45802	50256	60519	72688
Specified Hospital Coverage Ratio: 100 %	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
特定医院 100%	计划 1	计划 2	计划 3	计划 4	计划 5	计划 6
Employee / Spouse Premium 员工/配偶费率	10208	16477	23485	25356	29889	35566
Child Premium 子女费率	7592	11755	17335	18544	21603	25450
60 - 70 years of age 60-70 岁	24835	41745	52604	57740	69526	83715

Top Level Optional Benefit Premium				
高端方案可选责任费率				
Preventative Medical Care 预防保健福利	Plan 1 计划一	Plan 2 计划二	Plan 3 计划三	Plan 4 计划四
Premium Per Person 人均费率	1831	4578	9156	18312
Dental Benefits 牙科医疗保险金	Plan 1 计划一	Plan 2 计划二	Plan 3 计划三	
Premium Per Person 人均费率	3036	5801	9020	
Vision Benefits 眼科保险金	Plan 1 计划一	Plan 2 计划二	Plan 3 计划三	
Premium Per Person 人均费率	867	2456	2916	
Maternity Benefits 女性生育	Plan 1 计划一	Plan 2 计划二	Plan 3 计划三	
Premium Per Person 人均费率	4092	5688	13950	

Middle Level Core Benefit Premium 中端方案核心保障费率						
Specified Hospital Coverage Ratio: 0 % 特定医院 0%	Plan 1 计划 1	Plan 2 计划 2	Plan 3 计划 3	Plan 4 计划 4	Plan 5 计划 5	Plan 6 计划 6
Employee / Spouse Premium 员工/配偶费率	5277	11893	12661	14380	17385	22351
Child Premium 子女费率	4038	8921	9478	10713	12935	16742
60 - 70 years of age 60-70 岁	10751	18876	20136	23596	28246	38317
Specified Hospital Coverage Ratio: 60 % 特定医院 60%	Plan 1 计划 1	Plan 2 计划 2	Plan 3 计划 3	Plan 4 计划 4	Plan 5 计划 5	Plan 6 计划 6
Employee / Spouse Premium 员工/配偶费率	5382	12133	12918	14723	17849	22942
Child Premium 子女费率	4111	9095	9665	10963	13268	17175
60 - 70 years of age 60-70 岁	11209	19850	21181	24829	29659	40290
Specified Hospital Coverage Ratio: 80 % 特定医院 80%	Plan 1 计划 1	Plan 2 计 划 2	Plan 3 计划 3	Plan 4 计 划 4	Plan 5 计 划 5	Plan 6 计划 6
Employee / Spouse Premium 员工/配偶费率	5827	13248	14109	16336	19977	25667
Child Premium 子女费率	4426	9906	10533	12134	14821	19178
60 - 70 years of age 60-70 岁	12052	21635	23092	27093	31399	42319
Specified Hospital Coverage Ratio: 100 % 特定医院 100%	Plan 1 计划 1	Plan 2 计划 2	Plan 3 计划 3	Plan 4 计划 4	Plan 5 计划 5	Plan 6 计划 6
Employee / Spouse Premium 员工/配偶费率	6403	14690	15655	18425	22744	29196
Child Premium 子女费率	4832	10959	11659	13654	16834	21778
60 - 70 years of age 60-70 岁	13735	25208	26916	31620	36730	46107

Middle Level Optional Benefit Premium 中端方案可选责任费率			
Maternity Benefits 女性生育	Plan 1 计划一	Plan 2 计划二	Plan 3 计划三
Premium Per Person 人均费率	1045	2008	3874
Preventative Medical Care 预防保健福利	Plan 1 计划一	Plan 2 计划二	Plan 3 计划三
Premium Per Person 人均费率	916	1373	1831
Dental Benefits 牙科医疗保险金	Plan 1 计划一	Plan 2 计划二	
Premium Per Person 人均费率	1348	1624	
Vision Benefits 眼科保险金	Plan 1 计划一		
Premium Per Person 人均费率	867		
Emergency Medical Benefits Outside Coverage Area 保障区域外紧急医疗	Plan 1 计划一	Plan 2 计划二	Plan 3 计划三
Premium Per Person 人均费率	737	1,133	1,444

4) Important Notice 重要备注

1. Underwriting Policy: need medical underwriting first; pre-existing condition could be covered if medical underwriting is approved; for newly added insured, Declaration of Health Statement is necessary, and medical underwriting is required.

1、核保选项：需进行个人核保，核保通过后承担既往症，新加保人员需提供个人健康告知进行核保，通过后才能加保。

2. Waiting Period: Inpatient, Outpatient, Dental and Maternity waiting period cancelled. For insured less than 11 employees in a company, Individual Declaration required and Waiting Period of 10 months for Maternity cannot be waived.

2、等待期：取消住院、门诊、牙科、生育等待期。不足 11 个员工投保的公司要求提供个人告知，且设置生育等待期 10 个月。

3. Pre-existing conditions coverage: need medical underwriting first; pre-existing condition could be covered if medical underwriting is approved;

For insured less than 11 employees in a company, Individual Declaration required and Waiting Period of 10 months for Maternity cannot be waived; for newly added insured, Declaration of Health Statement is necessary, and need medical underwriting first.

3、既往症：需进行个人核保，核保通过后承担既往症。

不足 11 个员工投保的公司要求提供个人告知，且设置生育等待期 10 个月。新加保人员需提供个人健康告知进行核保，通过后才能加保。

4. Members who participate in this insurance plan should work or live in Mainland China long-term (Spend at least 6 months of the year within Mainland China). Premiums are 10% higher (Inc. all optional benefits) for members who are dispatched abroad (including Hongkong, Taiwan, Macau) long-term.

4、参与本保障方案的被保险人应长期（1 年中至少有 6 个月）在中国大陆工作或生活；长期派驻境外（包括香港，台湾及澳门），费率上浮 10%（包括可选责任）。

5. Main Insureds (Employees) can choose their coverage plan (Including independent optional benefits).

5、主被保人可以自选保障计划（包括单独可选责任）参保。

6. Dependent Insureds who enroll onto the health plan with their corresponding Main Insured (Employee), will be enrolled onto the same plan.

6、连带被保险人如与主被保险人同时参保，应选择统一一致的保障方案。

7. One family should keep the same plan - if family/couple choose maternity plan, the primary and spouse should purchase the maternity plan together.

7、同一家庭需购买同一种方案 - 如家庭投保生育责任，则夫妻双方需同时投保生育责任。

8. The above benefits and quotation should be read and interpreted together with H362 Global Group Medical Insurance Terms & Conditions. For any part of the plan or coverage not mentioned in the above quotation, the terms and conditions will prevail. Policy details in sheet of "Policy Term".

8、上述保障方案与报价，应与《平安全球团体医疗保险（2018 版）条款》一起解读、理解，本报价未涉及部分，以保险条款为准。保险条款详见“Medical Policy”页。”

9. PAH agrees to expand coverage to include a new-enrollee at age restriction of 70 years old.

9、接受首次参保年龄上限至 70 岁。

10. Within the provided age restrictions, PAH agrees to expand coverage to include retired members.

10、在参保年龄限制的范围内，接受扩展承保退休人员。

附件一 Attachment 1

International Medical Assistance 国际医疗救援		Domestic Medical Assistance 国内医疗救援	
Emergency Medical Evacuation, Emergency Medical Repatriation and Repatriation of Mortal Remains 紧急医疗转送, 医疗转运回本国或常住国, 遗体运送回本国或常住国服务	US\$1,000,000 1,000,000 元	Emergency Medical Evacuation, Emergency Medical Repatriation and Repatriation of Mortal Remains 紧急医疗转运, 医疗转运回居住地, 遗体运送回居住地服务	RMB 6,500,000 人民币 6,500,000 元
Return of Minor Child 未成年同行子女回本国或常住国	One Economy Class One Way Airfare 一张经济舱单程机票	Return of Minor Child 未成年同行子女回居住地	One Economy Class One Way Airfare 一张经济舱单程机票
Compassionate Visit 直系亲属探病及住宿	One Economy Class Return Airfare Lodging fee: US\$1,000 subject to a sub-limit of US\$250 per day 一张经济舱往返机票, 住宿项目每日不超过美金 250 元住宿费且每次事件该项目最高上限为美金 1,000 元	Compassionate Visit 直系亲属探病及住宿	One Economy Class Return Airfare Lodging fee: RMB 3,000 一张往返经济舱机票, 住宿费不超过人民币 3,000 元
Convalescence Expenses 休养期的饭店住宿	US\$1,000 subject to a subject to a sub-limit of US\$250 per day 每日不超过美金 250 元且每次事件该项目最高上限为美金 1,000 元	Convalescence Expenses 休养期的饭店住宿	Lodging fee: RMB 3,000 住宿费用总计最高限额为人民币 3,000 元。
Emergency Return 紧急返回本国或常住国	One Economy Class One Way Airfare 一张经济舱单程机票	Emergency Return 紧急返回居住地	One Economy Class One Way Airfare 一张单程经济舱机票
Transportation for funeral affairs One Economy Class 直系亲属处理后事及住宿	One Economy Class Return Fare Lodging fee: US\$1,000 subject to a sub-limit of US\$250 per day 一张往返经济舱机票, 住宿项目每日不超过美金 250 元住宿费且每次事件该项目最高上限为美金 1,000 元	Transportation for funeral affairs One Economy Class 直系亲属处理后事及住宿	One Economy Class Return Airfare Lodging fee: RMB 3,000 一张往返经济舱机票, 住宿费不超过人民币 3,000 元

	<div>Medical Evacuation, Emergency Medical Repatriation and Repatriation of Mortal Remains Services.</div> <div>除上述紧急医疗转送, 医疗转运回本国或常住国,遗体运送回本国或常住国服务以外在任一事故下任一用户的救援服务限额</div>	<div>Subject to a Limit of Indemnity of US\$10,000</div> <div>最高上限为美金 10,000 元</div>	<div>Emergency Companions Transportation</div> <div>紧急情况随行人员交通费用</div>	<div>Transportation fees for 1 relative or representative when accompanying a user of emergency medical transportation: RMB 10,000</div> <div>1 名直系亲属或指定代理人在用户紧急医疗护送过程中的交通费用, 最高限额为人民币 10,000 元。</div>
			<div>Medical Evacuation, Emergency Medical Repatriation and Repatriation of Mortal Remains Services.</div> <div>除上述紧急医疗转送, 医疗转运回居住地,遗体运送回居住地服务以外在任一事故下任一用户的救援服务限额</div>	<div>Subject to a Limit of Indemnity of RMB 65,000</div> <div>最高上限为人民币 65,000 元</div>



附件二 Attachment 2

紧急医疗的定义 Emergency Medical Definition
紧急医疗保险金 Emergency medical benefits
<p>在本合同有效期内，被保险人在合同约定的保障区域以外的全球其它国家和地区旅行时，因下列意外伤害事故或突发急性病需紧急医疗的，本公司对相关紧急医疗产生的合理且必要的医疗费用，按约定给付比例在年限额范围内给付紧急医疗保险金：</p> <p>During the valid period of this Contract, where the member needs emergency medical treatment due to the following accidental injuries or sudden acute diseases when traveling in a country or a rea not mentioned in the geographic coverage herein, the Insurer will pay emergency medical benefits to cover relevant reasonable and necessary medical expenses within the annual limits in accordance with the agreed benefit ratios:</p>
<p>1. 小儿高热惊厥； infantile hyper pyretic convulsion</p> <p>2. 休克； shock;</p> <p>3. 昏迷； coma;</p> <p>4. 癫痫发作； seizure disorder;</p> <p>5. 急性心梗、急性心力衰竭、急性脑梗伴肢体活动能力受限； a cute myocardial infarction, acute heart failure, acute cerebral infarction with limited limb activity;</p> <p>6. 急性内脏出血，内脏包括心、肝、脾、肺、肾、消化道； a cute visceral hemorrhage, including hemorrhage of heart, liver, spleen, lung, kidney and alimentary tract</p> <p>7. 各种急性中毒； various a cute intoxications;</p> <p>8. 意外导致的骨折、脱位、烧伤； fractures, dislocations, burns ca used by a ccidents;</p> <p>9. 五官及呼吸道或食道异物，意外导致的失明、眼部伤害。 foreign bodies in five sensory organs, respiratory tract or esophagus; blindness a nd eye injury ca used by a ccidents.</p>
<p>本项责任不包括 This benefit does not include:</p> <p>1. 常规医疗 routine medical treatment;</p> <p>2. 可以推迟至被保险人返回保障区域后再接受的医疗 treatments which can be deferred until the insured returns to the area of coverage;</p> <p>3. 被保险人事先计划好的治疗 treatments planned in advance by the Insured;</p> <p>4. 被保险人预料到或应该预料到的治疗 treatments which are expected or should be expected by the Insured;</p> <p>5. 怀孕或生育出现的并发症和分娩 Complications with pregnancy or fertility, and corresponding childbirth.</p>