

ZhongAn Private Medical Insurance 众安臻享个人高端医疗保险

Member's Service Manual 会员使用指引手册

尊敬的会员朋友：

感谢您选择众安臻享个人高端医疗保险(2017版)！

希望我们专业、细致的服务，能帮助您和您的家人更好地管理自身健康, 享受美好生活。

这本会员使用指引手册旨在帮助您了解您的高端医疗计划，并对如何更好地使用这些福利进行指导。

结合《众安个人高端医疗电子保单》，您可以方便地获知保险期间您的保障区域、保险责任、怎样使用直付服务、怎样提交理赔、哪些项目需要申请预授权等信息。

若您有任何关于保障内容、理赔申请等方面的疑问，请拨打您会员卡背面的MSH 服务中心的联系电话 (86) 21-6187 0215。

在使用过程中，如果您有任何建议，欢迎随时和我们反馈。我们高端医疗会员专用邮箱是：
PrimeHealth@zhongan.com。

此致
敬礼

众安保险

Dear Distinguished Member:

Thank you for choosing ZhongAn Private Medical Insurance !

We hope our professional and Meticulous Service could help you and your family manage your health issues in a better way, and thus enjoy good quality of life.

This service manual is designed to assist you to understand your insurance plan and guide how to use your insurance benefit.

Combined with your "ZhongAn Private Medical Insurance E-Certificate", you may learn about your geographical area of coverage, insurance benefit, how to enjoy direct-billing service, pre-authorization medical procedures that need apply pre-authorization, etc.

If you have any enquiry about your insurance benefit, claim application, etc. please dial MSH service center hotline (86) 21-6187 0215 or email zhongan@mshasia.com, which is printed on your insurance card.

During your use of the services, If you have any suggestions, please feel free to contact us. The designated email adress for our high-end medical insurance member is : PrimeHealth@zhongan.com.

Yours Sincerely,
ZhongAn Insurance

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我们承保您的保单并拥有最终解释权

作为国内首家互联网保险公司，众安于2013年11月6日揭牌，由蚂蚁金服、腾讯、中国平安等知名企业基于促进与保证整个互联网生态发展的初衷而发起设立。

众安以“技术创新赋能金融发展”为使命，通过大数据的手段挖掘新的社会需求、创造新的产品。截至2016年12月31日，众安保险累计服务客户数量4.92亿，保单数量超过72亿。

“做有温度的保险”是众安的产品哲学。我们珍视客户对众安的信任，通过提供全面灵活的定制保障计划和一站式健康解决方案，来满足您的健康管理需求。

在高端医疗险领域，众安携手顶尖的健康管理和国际救援服务商，致力为您和您的家人提供便捷、高效、舒心的服务体验，为您带来不同以往的“温度感”。



We underwrite your health insurance plan and reserve the right of final explanation

As the first internet insurance company in China, ZhongAn was founded by a number of renowned enterprises including enterprises including Ant Financial Services, Tencent and Ping An Insurance on 6 November 2013, with the view to promoting and providing assurance to the development of the entire Internet ecosystem.

ZhongAn's mission is to pursue "development of the financial services industry powered by technological innovation". We excavate social demands and innovate new products by analyzing Big Data. By the end of 2016, we have accumulatively ion customers and over 7.2 billion policies.

"We Make Warm Insurance Products" is ZhongAn's product philosophy. We cherish the trust of every client, and have been working hard to meet your specific health management needs through offering comprehensive tailor-made coverage and one-stop health solutions .

In the field of High-end medical insurance, ZhongAn partners with top international health insurance providers in health management and global assistance, in order to provide convenient, efficient and attentive service for you and your family, and bring you a different feeling of warmth.

万欣和为您提供直付和理赔等相关服务

万欣和(上海)企业服务有限公司是 MSH International (MSH) 在中国的子公司，拥有 MSH 集团的全球优势及资源和在中国多年的本土经验特长。

MSH创建于1974年，是最大的国际健康险服务商。主要为分布在全球194个国家的30万被保险人提供服务，同时为全球多家保险公司提供健康险的运营管理。

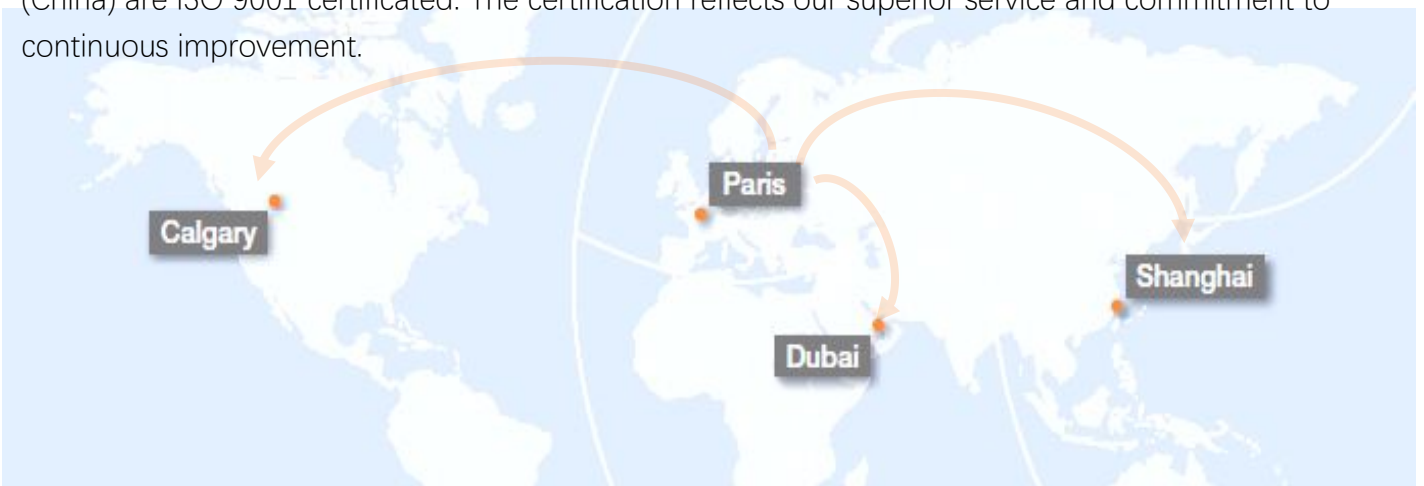
本着丰富的国际健康险的管理与服务经验，MSH在法国巴黎、加拿大卡尔加里、阿联酋迪拜和中国上海四个区域服务中心相继通过了ISO9001的认证。获此认证也是MSH优质的管理服务和卓越持续的发展的体现。

MSH China will provide you with the claim & direct-billing services etc.

MSH China is the subsidiary of MSH INTERNATIONAL in China, combined the strengths and resources of MSH as a highly regarded international firm and many years' experience on China market.

Founded in 1974, MSH is the No.1 international health insurance service provider in the world. We have many corporate clients worldwide with 300,000 insured participants in 194 countries.

In recognition of capabilities and expertise in the administration of international health insurance, MSH's regional service centers in Paris (France), Calgary (Canada), Dubai (The United Arab Emirates) and Shanghai (China) are ISO 9001 certificated. The certification reflects our superior service and commitment to continuous improvement.



CONTACT INFORMATION 重要联系方式

/ 递交理赔 /

MSH 中国理赔中心
上海市浦东新区峨山路91弄陆家嘴软件园9号楼北塔5层
24 小时服务热线:+ (86) 21-6187-0215

/ 事先授权 /

24 小时服务热线:+(86) 21-6187-0215
电子邮件: tpamedical@mshasia.com / zhongan@mshasia.com

/ 全球紧急援助 /

24 小时服务热线:+(86) 10-5129-5009

/ 服务团队联系方式 /

MSH 客服中心:	Dika WU / Spike CHEN
24 小时服务热线:	+(86) 21-6187-0215
传真 :	+(86) 21-6160 0153
电子邮件 :	zhongan@mshasia.com
投诉与建议 :	PrimeHealth@zhongan.com

/ Claim Submission /

ZhongAn Service Team, MSH Claim Center
5/F, North Tower, Building 9, Lujiazui Software Park, Lane 91, E-shan Road, Pudong, Shanghai, P. R. C
24/7 Service Hotline: (86 21) 6187 0215

/ Pre-authorization /

24/7 Service Hotline: (86 21) 6187 0215
Email: tpamedical@mshasia.com / zhongan@mshasia.com

/ Worldwide Emergency Assistance /

24/7 Service Hotline:(86 10) 5129 5009

/ Contact Information of Your Service Team /

MSH Claim Center	Dika WU / Spike CHEN
24/7 Service Hotline	+(86) 21-6187-0215
Fax	+(86) 21-6160 0153
Email	zhongan@mshasia.com
Complaints and Suggestions	PrimeHealth@zhongan.com

GENERAL PRINCIPLES 基本原则

- ◆ 治疗需要具有医学必要性。
- ◆ 超出通常惯例标准的部分需要您自行承担。
- ◆ 请在接受治疗之日起180天之内提交理赔。
- ◆ 对于某些医学治疗项目，您需获得事先授权。
- ◆ 等待期内因疾病产生的医疗费用不予赔付。



*除本合同另有约定外，本合同住院医疗保险金责任、门急诊医疗保险金责任、特殊项目与特殊医疗保险金责任、保障区域外紧急医疗保险金责任的等待期为**30天**，牙科预防治疗和基础治疗保险金责任的等待期为**90天**，牙科重大治疗保险金责任的等待期为**180天**。

- ◆ Members are only covered for treatments that are deemed Medically Necessary.
- ◆ Members are responsible for charges in excess of Usual and Customary Fees.
- ◆ Please submit claims within 180 days from the date of service.
- ◆ Certain procedures require Pre-authorization.
- ◆ Medical expenses caused by diseases and occurred in waiting period will not be covered, please refer to your E-certificate for details.

* Unless otherwise specified in the Contract, waiting period for inpatient medical benefit, outpatient and emergent medical benefit, special items and special medical benefit and emergent medical benefit outside of geographical area of coverage is 30 days. Waiting period for dental preventive and basic dental treatment is 90 days, while for major dental treatment is 180 days.

COVERAGE 保障内容

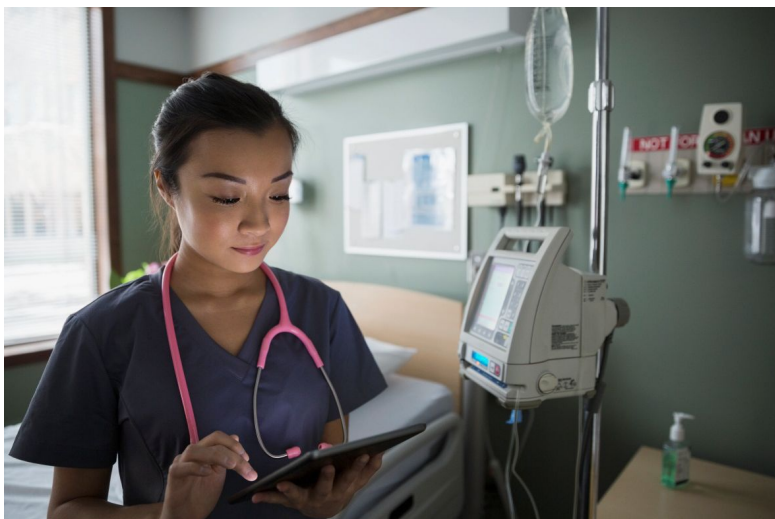
保障区域

保险期间内，对被保险人在保险计划的地理涵盖范围（保障区域）内发生的符合通常惯例水平的医疗费用，保险人提供相应的保险保障。

注：每一保障计划均有对应的保障区域，请参见您电子保单的“计划类型”，了解您的保障区域。

保障责任

请查看您电子保单的“保险利益表”和“特别约定”，获取众安为您精心定制的保险方案。



Geographic Area of Coverage

ZhongAn will cover Usual and Customary Charges incurred in your geographic area of coverage based on the terms and conditions specified in the policy document.

※The Policy covers the Insured Persons' Allowable Charges for medical services provided in the areas of coverage for the plans selected. Please refer to your E-certificate for detailed information about your geographic area of coverage.

Insurance Benefit

Please refer to the "Benefit Schedule" and "Special Agreement" for the detailed information about the tailor-made healthcare plan we design for you.

EXCLUSIONS 责任免除

Exclusions for reference, please refer to the insurance clauses for full text and details.
下列免责事项供参考之用。如欲查看免责事项全文及详情，请参阅保险条款

The Insurer will not reimburse medical expenses of the insured caused by any of the following circumstances or in the following cases:因下列情形之一，造成被保险人医疗费用支出的，保险人不承担给付保险金的责任：

- Treatment of excluded illnesses and related conditions stipulated in the Contract, and non-declared pre-existing conditions of the insured to submit a Medical History Declaration as requested.本合同中约定除外疾病和症状、被要求健康告知的被保险人未告知的既往症的治疗及其他相关费用；
- Experimental or investigative treatment which is not approved by the Clinical Medical Management Administration in the geographical area of coverage 未经保障区域内临床医疗管理部门认可的试验性或研究性治疗费用；
- The intentional killing or intentional injury of the insured by the policyholder; injuries and /or illnesses resulting or arising from or occurring during the commission or perpetration of a violation of law (including but not limited to self-inflicted illnesses or injuries, suicide) by an Insured person 投保人对被保险人的故意杀害、故意伤害；被保险人从事违法犯罪行为或者故意自残自杀等行为引起的相关费用；
- Costs associated with treatment, drugs, equipment, services, and emergency medical evacuation for infectious diseases carried out under the guidance of government authorities 在政府当局指导下实施的与传染病相关的治疗、药品、设备、服务和紧急医疗运送费用；
- All services or benefits provided by or available under any Worker's Compensation law, Occupational Disease law or similar law concerning job related conditions of any country; Treatment, services benefits, supplies, drugs and/or Emergency Medical Evacuation services payable by any other third party such as government, charity, other benefit plan or medical insurance plan, etc. 根据工伤补偿、职业病或者其他与职业疾病相关的法律法规可从中获得补偿的费用，已从政府、慈善机构、其他福利计划或医疗保险计划等第三方获得补偿的治疗费用；
- Various health check-up and functional medical inspection, vaccinations/ immunizations, inspection expenses occurred by administrative purposes (including but not limited to physical check-up relevant to insurance application, recruitment, school or sport-related physical examinations), lodging expense for travel or hotel, prevention and health care expenses (including but not limited to therapeutic message, physical therapy and bodybuilding and disease census), excluding these within insurance liability coverage specified otherwise herein 各种健康检查，功能医学检查费用，免疫费用，出于行政或管理事务目的发生的检查费用，旅行和宾馆住宿费用，预防保健(包括但不限于保健按摩、体疗健身、疾病普查)费用，本合同另有约定属于保险责任范围内的不在此限；

EXCLUSIONS 责任免除

Exclusions for reference, please refer to the insurance clauses for full text and details.
下列免责事项供参考之用。如欲查看免责事项全文及详情，请参阅保险条款

- Over-the-counter (OTC) drugs and equipment not required by a physician prescription, smoking cessation drugs, appetite suppressants, hair regeneration drugs, anti-aging drugs, cosmetic and beauty aids, vitamins, minerals; Traditional Chinese medicine for general health improvement, Chinese herbal paste, excluding these within insurance liability coverage specified otherwise herein. 非处方药品和设备, 戒烟戒酒药物、食欲抑制剂、头发再生药物、抗老化药物、美容用品、维生素、矿物质等营养保健药品和食品、营养滋补类中草药; 本合同另有约定属于保险责任范围内的不在此限;
- Services and supplies related to visual therapy, treatment, correction and related expenses, including but not limited to keratotomy procedures, lasik, or eye surgery to correct refractive error or deficiencies; Services or treatment for myopia or presbyopia, excluding these within insurance liability coverage specified otherwise herein. 视觉检查、治疗、矫正及相关费用, 包括但不限于激光角膜切开术、准分子激光原位角膜磨镶术, 屈光不正(近视、远视、散光)矫形术费用及其他相关费用; 本合同另有约定属于保险责任范围内的不在此限; 静养疗法、监护及家居照料费, 在护理之家、养老院接受的护理, 为休息、观察而实施的环境疗法, 在任何长期护理机构、矿泉疗养地、养老院等非本合同规定的医疗机构接受的服务或治疗; 本合同另有约定属于保险责任范围内的不在此限;
- Elective operation and treatment, that is not medically necessary, as defined by a qualified, licensed medical practitioner; Treatment that is provided for the sole purpose of improving or enhancing the quality of an existing condition 选择性手术和治疗及其他相关费用, 仅为改善或提高目前身体状况而发生的、非医学必需的费用;
- Services or supplies for aesthetic treatment and cosmetic treatment whether or not for psychological purpose 无论是否出于心理目的而进行的各种美容、整形费用;
- Treatment or removal of benign skin lesions (including but not limited to chloasma, leukoderma, chromatosis) not demonstrating evidence of suspicious cellular activity such as, but not limited to, recent changes in size, shape or color; Treatment of vitiligo; treatment of, or surgery for, superficial varicose veins that are not medically necessary, spider veins, non-keloid scars, tottoo removal, or other skin discolorations, and their complications. 对未表现出可疑细胞行为的良性皮肤损害的治疗、祛除及其他相关费用; 对无症状的浅表静脉曲张、蜘蛛脉、除瘢痕疙瘩型外的其它瘢痕、白癜风、纹身去除、皮肤变色的治疗、手术、并发症的治疗及其他相关费用;
- Smoking cessation treatments and other relevant treatment; Alcoholism, solvent abuse, drug abuse or addictive conditions of any kind, and treatment of any illness or injury arising directly or indirectly from alcohol or drug abuse or addiction; Treatment for any injuries and illnesses caused by, contributed to or resulting from the insured's use of alcohol, illegal drugs, or any drugs or medicines that are not taken in the dosage or for the purpose prescribed by the insured's physician. 戒烟治疗及其相关费用, 对由酒精、药物、溶剂或毒品滥用引起的伤害或疾病的戒断治疗及其他相关费用; 对醉酒、使用违反当地法律的疫苗和药物、非医师处方要求药物或者非医师处方要求用量药物引起的伤害的治疗及其他相关费用;

EXCLUSIONS 责任免除

Exclusions for reference, please refer to the insurance clauses for full text and details.

下列免责事项供参考之用。如欲查看免责事项全文及详情，请参阅保险条款

- Weight reduction and the cost of any and all treatments for weight reduction or weight reduction programs; Medical fast diets, weight loss programs and educational dietary counseling related to weight loss efforts; Health care services and associated expenses related to or associated with treatment of morbid or non-morbid obesity, including but not limited to gastric bypass, gastric balloons, gastric stapling, jejunal ileal bypass, and any other procedures or complications arising therefrom; Treatment relevant to weight increase and height increase, etc. and other relevant expenses ; Charges for breast reduction or augmentation and any complications arising from such procedures. 减肥、增加体重、增高等相关治疗、并发症治疗及其他相关费用，丰胸或缩胸手术、并发症治疗及其他相关费用；
- Expenses for treatments and surgeries of the insured, such as assisted reproduction, pregnancy (including ectopic pregnancy), abortion and complications, childbirth (including caesarean section), sterility infertility, artificial pregnancy, male and female birth control, vasectomy, sterilization surgery, sterilization surgery, gender conversion, etc. and relevant medical expenses for complication caused by foresaid causes; Expenses for sexual disorders, Viagra and other medicines to improve sexual function 被保险人助孕、妊娠、流产及并发症、分娩、不孕不育、人工受孕、性别转换等治疗和手术，及由以上原因导致的并发症的相关医疗费用；性障碍治疗，伟哥及其他用于提高性功能的药物费用；
- Expenses for gene consultation, screening and inspection and other relevant expenses; Gene inspection expense accepted for treatment shall not be limited hereby, such as gene detection required by malignant tumor treatment 基因咨询、筛查等相关费用；但因治疗目的接受的医学必需的基因检测费用不受此限，如恶性肿瘤治疗所必需的基因检测；
- Dental expenses beyond the insurance coverage of the Contract, including but not limited to tooth whitening and precious metals used in any dental treatment, dental treatments not aimed at disease treatment but at beautification, such as dentures, implantation, inlays and orthodontic treatment and veneers. Those otherwise agreed under the Contract are not not subject to the restriction. 不属于本合同约定保险责任范围内的牙科医疗费用，包括但不限于非治疗必需的、以美容为目的的牙齿处理、美白牙齿、种植牙、嵌体、正畸治疗(牙齿保持器)、贴面以及任何牙科治疗过程中使用的贵金属材料的相关费用；
- Instructions for the use and care of durable medical equipment; Customizing any vehicle, bathroom facility or residential facility; Costs of allover-the-counter medical devices; Prosthesis and corrective devices which are not medically required intra-operatively or equivalent appliances, except prosthesis or durable medical equipment used as an integral part of treatment prescribed by a physician. 耐用医疗设备使用和保养指导费，定制或改造任何交通工具、洗浴设备或者住宅设备费，所有非处方医疗器械费；非手术中必需的假体、矫正器具或者相似的器具费，医师认为治疗必不可少的假体或者耐用医疗设备不在此限；
- Various articles for in-house supplies for massage health care and treatment 各种自用的按摩保健和治疗用品；
- Charges incurred for various medical identifications 各种医疗鉴定费用；

EXCLUSIONS 责任免除

Exclusions for reference, please refer to the insurance clauses for full text and details.
下列免责事项供参考之用。如欲查看免责事项全文及详情，请参阅保险条款

- Orthopedic shoes or other supportive devices for the feet, such as, but not limited to, arch supports and orthotic devices or any other preventative services and supplies; any devices resulting from the diagnosis of weak, strained, unstable or flat feet or fallen arches; or any tarsalgia, metatarsalgia; or specified lesions or the feet, such as corns, calluses, and hyperkeratosis, except for operations which involve the exposure of bones, tendons, or ligaments. 矫正鞋或其他脚支撑器材费，任何用于治疗弱足、畸形足、不稳足、扁平足或足弓塌陷的器材费，任何与跗骨、跖骨相关的医疗及其他相关费用，对脚表面损害医疗(但有关骨外露、肌腱或韧带的手术不在此限)费用；
- Growth hormone treatment and other relevant expenses, unless medically necessary and approved by the Insurer and its authorized designated service provider 生长激素治疗及其他相关费用(经保险人或其授权的指定服务提供商批准的医学必需情形不在此限)；
- Expenses of various medical consultations and health forecasts, including but not limited to health consultation, family consultation, marriage consultation, sex consultation, premarital consultation and psychological counseling; and medical service expenses for intelligent test and education test 医疗咨询和健康预测(包括但不限于健康咨询、生育咨询、家庭咨询)费用，智能测试、教育测试的医疗服务费；
- Expenses for circumcision, foreskin stripping and foreskin balloon dilatation and complications and other relevant expenses 包皮环切术、包皮剥离术、包皮气囊扩张术费用及其并发症和其他相关费用；
- Charges related to trips where an Injury or Illness occurred to the insured who is not suitable for traveling as suggested by doctor based on his/her health condition 因健康原因被医师建议不宜旅行的被保险人执意旅行引起的伤害或者病症的治疗及其他相关费用；
- Medical expenses caused by an Insured's congenital malformation, congenital diseases, hereditary diseases, chromosome abnormality 先天性畸形、先天性疾病、遗传性疾病或染色体异常引起的医疗费用；
- The insured are infected HIV virus or suffers from AIDS 被保险人感染艾滋病病毒或患艾滋病；
- Expenses for treatment caused by the following abnormal risk and other relevant expenses 对由下列异常风险引起的伤害的治疗和其他相关费用：

The insured is injured in training or contest for participating in or engage in professional sports; the insured engages in or participates in high-risk sports (including but not limited to diving, skydiving, climbing, bungee jumping, glider driving or paragliding, adventure, martial arts competition, wrestling, stunt performance and horse racing and automobile racing) 被保险人参加或从事职业体育运动，在训练或比赛中受伤；被保险人从事或参加高风险运动(包括但不限于潜水、跳伞、攀岩、蹦极、驾驶滑翔机或滑翔伞)；
- Nuclear explosion, nuclear radiation or nuclear pollution and chemical pollution; War, military conflict, riot, armed rebellion or terrorist activity; Treat for any loss or expense of whatsoever nature directly or indirectly arising out of, caused by, or in connection with needless self-exposure to peril or bodily injury, except in an endeavor to save human life. 核爆炸、核辐射或核污染、化学污染；战争、军事冲突、暴乱、武装叛乱或恐怖主义活动；无必要但主动置身于风险的情况(抢救他人性命情形不在此限)



查询

专属客户经理
保险福利
理赔记录

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Account Manager's
contact information
Plan Benefits
Claim Status



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理赔申请表
事先授权表
最新直付网络医院列表

Download

Claim Application Form
Pre-authorization Form
Direct Billing Network



快速理赔

日就诊金额 ≤ 5000元人民币，
可将理赔材料扫描/拍照(清晰可辨)
并作为附件发送至：

ZhongAn@mshasia.com

抄送：

PrimeHealth@zhongan.com

Submit

For claims under RMB 5,000, please
send the scanned copy of claim
documents to below customer
service Email:

ZhongAn@mshasia.com

CC:

PrimeHealth@zhongan.com

登陆网址 : my.mshasia.com

登陆名 : 您保险卡上的会员编号 (Member ID)

初始密码 : 第一被保险人的生日 (月月日日年年年年)

* 假如生日为1978年3月5日, 则初始密码为03051978

* 首次登陆时, 系统会提示您更改您的初始密码, 请您记下更改后密码供下次登录使用

Please login : my.mshasia.com

User Name : Your Member ID found on your Insurance Card

Initial Password : Birthday of the first Insured (MMDDYYYY)

* Please change your initial password when you log-in for the first time.

* If the birthday of the first insured is March 5th, 1978, the initial password is 03051978



Direct-Billing Procedure 简要直付流程



Search for Direct Billing Providers and make an appointment
提前预约直付网络医院



Present your insurance card and photo ID to the nurse before treatment
护士台出示保险卡&有效身份证件



Sign the claim form and leave the hospital after treatment
就诊结束，签字确认后无需垫付，即可离开医院

Cofirm the medical information and expenses are correct. And please pay for any applicable co-pays. Then leave the completed documents with the provider.

确认当天就诊金额；保险责任内的医疗费用，您无需事先垫付，就诊结束即可离开医院。



The provider will bill TPA directly.
医院将会和我们进行直接结算



HOSPITAL VISITS & CLAIMS_Using Direct-billing 就诊与理赔——使用直付服务

/ 使用直付 /

生病了，去哪家医院看病好？哪位医生比较权威？
费用可能比较高，我身上没有足够的现金怎么办？

在您保单的保障范围内，您可以自由选择有资质的医院或医生，也可以选择由我们为您精心挑选的直付网络医院，享受免付费免理赔的顺畅就医体验。

* 请参考您的电子保单，查看您的具体保障范围。

/ 直付网络医院指什么 /

如果您选择在直付网络医院内就医，预约后，只需在就诊前向护士台出示您的保险卡和有效身份证件，对于在保险责任范围内的治疗费用，您便可享受免现金直付服务（保险计划中需要自付的费用除外）。MSH会和医院进行直接结算。

如果在昂贵医院就诊，可能会有一定的自付比例，具体请查看您的保险计划。

* 我们会不定期更新保险直付的网络医院列表和昂贵医院列表。

保险直付服务可以省去您大额现金垫付、寄送理赔件等麻烦。您可以登录my.mshasia.com 网站下载最新的网络医院列表。

/ Using a Direct Billing Provider /

Which hospital should I visit when I'm sick? Which doctor is better?
What if I don't have enough cash with me to pay the medical fees?

You are free to choose any hospital/doctor within your benefits coverage. Moreover, you may choose direct billing hospitals selected by professional medical team.

You will be able to enjoy a smooth medical experience free of fees and free of claims.

* Please refer to the E-certificate to find specific insurance coverage under your policy.

/ What does direct billing provider mean /

If you choose a direct-biling hospital you can enjoy cashless service by presenting your insurance card and valid photo ID to the hospital staff before the treatment (pleaes make an appointment beforehand). For medical expenses covered by your policy, the hospital will send bill directly to MSH CHINA.

Please kindly note that copayment will be applied to the luxury hospitals.

* We'll regularly updates the luxury hospital list.

Direct Billing also takes away the troubles of large-sum, upfront cash payments and the hassle of submitng claims. You may find the latest updated list on webside:my.mshasia.com.

/ 就诊前 /



搜索直付网络医院

如何搜索? — 您可以登陆 my.mshasia.com 或者手机App 客户端 (MSH SERVICE) 搜索离您最近的网络医院



与所选医院进行电话预约

遇到问题? — 您可以随时拨打24 小时客户热线 86 (21)-61870215寻求帮助

/ 就诊中 /



请向护士台出示带照片的有效身份证件和保险卡, 并索取一张理赔申请表, 填写A 面信息



请医生填写理赔表B 面信息

/ 就诊后 /



与医院确认诊断和发票费用属实, 然后支付必须的自付额, 将所有相关材料交给医院保存



我们的服务提供商MSH将直接与医院进行费用结算

/ Before Treatment /



Searching for Direct Billing Providers

HOW? — Via my.mshasia.com or MSH SERVICE mobile App.



Making an appointment

PROBLEM? — Call MSH 24/7/365 service hotline at +86-21-61870215.

/ During Treatment /



Present your MSH card and photo ID to the nurse before treatment. Request a Claim Form, Complete and sign Part A of the form.



Please let the doctor fill out Part B of the form.

/ After Treatment /



Please sign the invoice or Part B of the claim to confirm the medical information and expenses shown on the Fapiao (invoice) are correct. And please pay for any applicable co-pays. Then leave the completed documents with the provider.



The provider will bill MSH directly.

请注意

- 1) 超过RMB 10,000 的理赔件申请，需要提交带照片的有效身份证件复印件。
- 2) 直付网络医院不是MSH CHINA 的执行代表，他们仅仅为您提供方便的医疗服务，无法判断您的健康险计划是否能涵盖某些治疗项目。
一些情况下，因为您的保险计划不涵盖某些治疗项目或您的相关理赔服务已经达到保险年度最高赔付上限，您的某一保险直付医疗费用可能无法赔付。

如遇此情况，医院将会直接与您结算，并会联系您付款。如果我们已经将您的就诊费用代为支付给医院，您的MSH客户经理将会联系您并且请您及时退还这笔就诊费用。

- 3) 网络医院内的保险直付服务不等同于全额理赔。



Please Note

- 1) The Insureds are REQUIRED to submit a copy of valid photo ID for claims over RMB 10,000.
- 2) Direct billing providers are not representatives of MSH CHINA. They merely provide a convenient service for our members by sending the bills direct to MSH for direct settlement. It is NOT their responsibility to determine if certain treatments are covered under your specific health plan, meaning that certain charges may not be covered due to reasons such as the treatment is excluded under the Policy, you've already exceed the maximum benefit for the policy year, or a policy co-pay was not paid during the visit,etc. In such cases, the hospital will charge you directly. If we have already paid on your behalf, MSH will ask for reimbursement from you.
- 3) Direct billing does NOT guarantee full coverage.

HOSPITAL VISITS & CLAIMS_Not Using Direct-billing 就诊与理赔——未使用直付服务

如果您.....

选择在非保险直付医院就诊，或您所在地区附近没有直付网络医院
突发意外，被救护车送到最近的医院接受治疗，怎么理赔？

递交理赔邮寄地址：

MSH CHINA 理赔中心

上海浦东峨山路91 弄陆家嘴软件园9号楼北塔5楼 邮编：200127

全年24 小时服务热线：+（86）21-6187-0215

传真：+（86）21-6160-0153



理赔申诉：

如果您对理赔结果有异议，请联系客户经理，他/她会帮助您处理整个流程。

电话：+（86）21-6187-0215 邮箱：zhongan@mshasia.com

您应该在收到理赔结果后60天内提出理赔申诉。

任何因理赔申诉引起的医学资料的调查等费用均由您本人承担。

理赔申诉受理小组收到申诉后会审核您的案例并尽快给予答复。

WHAT IF...

I select a non-direct billing hospital, or my nearby hospitals are not in direct billing network, what should I do?
An accident happened and I was taken by the ambulance to the nearest hospital for treatment unexpectedly, what about the claims?

Please refer to the claim procedure in the next page.

Claim Appeals

If you disagree with the outcome of a processed claim, please feel free to contact your MSH CHINA service representative who will guide you through the appeal process.

Appeals should be submitted within 60 days of receiving the outcome of your processed claim.

During appeals, any fees associated with the request of medical records will be paid by the insurer.

MSH Claim Department will review your information and respond as soon as possible.

Please Submit Claims to:

ZhongAn Service Team, MSH CHINA Claim Center

5/F, North Tower, Building 9, Lujiazui So ware Park, Lane 91,

E Shan Road, Pudong, Shanghai, P. R. C 200127

24/7 Service Hotline: +86-21-6187-0215

HOSPITAL VISITS & CLAIMS_Not Using Direct-billing 就诊与理赔——未使用直付服务



Visit the hospital & settle your medical expense
前往医院就诊，并自行支付医疗金额



Download the claim form 下载理赔表 (my.mshasia.com)



Please file the necessary documents including 准备理赔材料，包括：

- Completed Claim Form 填写完整并签名的理赔表
(photocopy of diagnostic/medical record to replace Part B of the Claim Form 病历和其它医学资料复印件可以代替理赔表B面)；
- Original receipts / itemized Invoice(s) 医院出具的医疗收据/发票原件
- The original Chinese Fa-Piao must be submitted for medical expenses occurred in mainland China 中国大陆地区发生的医疗费用必须提供正规医疗发票
- Photocopy of claimant's photo ID 有效身份证件的复印件
(Required only for the first claim submission 只需第一次递交理赔时提供)
- Medical record or diagnosis (for outpatient claim), prescriptions (if any) – the name of the drug and dosage 医学诊断、病历、处方（如果有） - 需要药品名和药量；
- Exam report, charge list, discharge summary (for inpatient claim) 检查报告、费用清单、出院小结（住院）等；
- Other certificate or material relating to confirmation of accident's nature, cause ,etc 与确认保险事故的性质、原因有关的其他证明材料。



Complete Claims be submitted within 180 days. 请于180 天内提交完整理赔件至MSH理赔中心
注：Claims under RMB 5,000 per day can be submitted online. 日就诊费用小于等于RMB 5000 的理赔件可通过电子邮箱申请理赔



Once we receive your claim, we will notify you via email from zhongan@mshasia.com to your designated email address in the claim form. 收到您的理赔件后，会从服务邮箱 zhongan@mshasia.com 发一封电子邮件来确认。



Complete Claims will take 7-10 business days for reimbursement. It will be transferred to the bank account you specify on the Claim Form.
完整的理赔将于7 - 10个工作日内完成。我们会将理赔款通过银行转账至您理赔申请表上指定的银行账户。



You will receive an Explanation of Benefits (EOB) by email to show how your claim was reimbursed.
我们会通过电子邮件寄给您理赔明细说明（EOB）解释您的理赔件的赔付情况。

HOSPITAL VISITS & CLAIMS_Pre-authorization 就诊与理赔——事先授权/预授权

有些医疗服务需要获得事先授权，这样您可以预先

- ✓ 确认该项医疗费用是否能得到理赔以及理赔标准？
- ✓ 是否有更合适的医院或医疗资源？

申请事先授权，可以获得MSH CHINA 提供的专业第三方医疗建议、更适合的医院和医生推荐、安排保险直付等就医帮助。

需要事先授权的项目

- ◆ 所有住院治疗和需全身麻醉的手术治疗
- ◆ 化学治疗、放射治疗、血液或者腹膜透析的门诊治疗
- ◆ 每剂超过人民币8,000元的药剂或疫苗
- ◆ 单价超过人民币5,000元的单项检查或者门诊手术
- ◆ 购买或者租用耐用医疗器械
- ◆ 康复治疗和专业护理
- ◆ 临终关怀

Some medical services require you to obtain pre-authorization, it' s also for you to verify...

- ✓ Whether or not the service can obtain claims and meets the claims standard
- ✓ If there is a more suitable hospital or medical specialist

The following services require Pre-authorization:

- ◆ Hospitalization and outpatient surgery requiring general anesthesia;
- ◆ Chemotherapy , radiation treatment, hemodialysis and peritoneal dialysis treatment;
- ◆ Medications or immunizations in excess of RMB 8,000 per fill.
- ◆ Individual examination or day-surgery in excess of RMB 5, 000;
- ◆ Purchase or rental of Durable Medical Equipment (DME);
- ◆ Rehabilitation Treatment and Home Nursing Care;
- ◆ Hospice Care

FREQUENTLY ASKED QUESTIONS _Claim 常见问题与解答——理赔

? 在递交理赔申请后，需要多久可以得到理赔款？

通常情况下我们需要7-10个工作日来处理一个资料完整的理赔（提交了所有必需的医学资料）。我们会通过银行转账将理赔款划至您理赔表上指定的银行帐户。

? 如果我不同意理赔的结果该怎么办？

您有权利来提交理赔申诉。请拨打您保险卡背面的热线电话联系您的客户服务经理来帮助您解决这个理赔，理赔申诉需要在您收到理赔结果后的60天内提交。

? 我的理赔款能否以外币形式付到我的外币账户？

可以，我们支持多种外币支付理赔款。



? After I submit a claim, how do I get reimbursed and how long will it take?

Complete claims (not missing any required documents) will generally take 7-10 business days for reimbursement. We will transfer your reimbursement directly into the bank account that you specify on the Claim Form.

? What if I don't agree with the result of a processed claim?

You have the right to appeal your claim. Please contact your MSH China Account Manager for assistance with the process. Claim appeals need to be received within 60 days of receiving the outcome of your processed claim.

? Can I manage my claims by paying foreign currency into my foreign currency account?

Yes, we support a variety of foreign currency for claims payments.

FREQUENTLY ASKED QUESTIONS _Pre-authorization 常见问题与解答——事先授权

? 事先授权的意义何在？

- 在接受某些治疗项目之前，我们希望能审查此治疗的医学必要性，同时和您确认此治疗的赔付情况。这是个双赢的过程，因为您能比较清楚地了解面临的治疗是否能得到理赔。

关于必须获得事先授权的治疗项目/治疗过程列表，请参阅本服务手册事先授权相关部分。

? 获得事先授权需要多久？

- MSH服务中心会在收到事先授权请求后2个工作日内给予答复。但是，对于复杂治疗的授权和估计总费用较高的理赔授权，将需要多一点的时间来审查。



? What is the purpose of Pre-authorization?

- Before you undergo certain non-emergency treatments, we wish to review your case for medical necessity and to verify whether or not you are covered for the treatment. This is a win-win procedure as you will not need to worry about if the upcoming treatment is covered or not. For a complete list of procedures/treatments that pre-authorization is required for, please refer to the Pre-authorization section on the Service Manual.

? How long does it take to get Pre-authorization?

- We aim to reply within 2 business days from the time we receive the request. However, please understand that complicated and/or more expensive cases require more time for proper review.

FREQUENTLY ASKED QUESTIONS _Direct-billing Hospitals 常见问题与解答——直付网络医院

- ?** 我在某医院的贵宾部接受治疗时很满意他们的医疗服务。但是，这家医院不是MSH直付网络医院。你们能否考虑和这家医院合作，使它成为MSH的直付网络医院？
- ...** 我们会请MSH的医院网络管理人员对这家医院进行评估，看是否有成为MSH直付医院的可能性。很多时候尽管我们愿意与医疗机构合作，希望让更多高质量的医疗机构加入其中，但某些医疗机构不一定符合成为直付网络医院的条件。
- ?** 如果我的理赔使用了直接付费服务，是不是说理赔是自动被涵盖的？
- ...** 不是的。理赔部门在收到理赔申请后，将根据您的保险计划来决定理赔范围。
- ?** 如何查找MSH CHINA的直接付费医院？
- ...** 查找MSH CHINA的直付网络医院，可登录 my.mshaisa.com 网站下载最新的直付网络医院列表，或者下载手机APP进行查找。



- ?** I visited the VIP department of a hospital and was fairly happy with their medical services. However, this hospital is not one of your direct-billing providers. Could your company look into working with this provider?
- ...** We can ask MSH medical executives to look into the possibility of signing a direct billing contract with the provider. Sometimes, even if we are willing to work with the provider and add quality healthcare providers to the direct-billing network, the provider might not meet the requirements of direct-billing hospital.
- ?** If my claim was directly billed, does it mean that it's automatically covered?
- ...** No. MSH Claims department make the final determination on coverage of the claim, after reviewing the medical documents submitted and the benefits you have under your Policy.
- ?** How do I find hospitals with MSH CHINA direct billing network?
- ...** Log-on my.mshasia.com and download the latest list of hospital in MSH direct billing network, or please call the service hotline to seek assistance

FREQUENTLY ASKED QUESTIONS _Insurance Benefits 常见问题与解答——保险福利

? 哪些药是不能理赔的？

非处方药品和设备、戒烟药物、食欲抑制剂、头发再生药物、抗光老化药物、美容药品、大剂量维生素、维他命、健康滋补类中草药、膏方费，中草药代加工成粉剂、药丸、胶囊、胶或者其他制剂等发生的加工费。

? 美容、整形、保健等费用可以赔么？

所有治疗或检查都需具有医学合理必需性。非治疗性的项目，比如减肥、保健、祛斑、点痣、鉴定等属于责任免除，产生的费用需自理。详情请参阅本会员手册的“责任免除”。



? What kinds of drugs will not be covered?

Over-the-counter (OTC) drugs or supplies not requiring a physician's prescription, smoking cessation drugs, appetite suppressants, hair regenerative drugs, anti-photo aging drugs, cosmetic and beauty aids, megavitamins, vitamins (other than prenatal as described under Maternity Related benefits); Traditional Chinese Medicine for general health improvement; Chinese herbal paste; any herb processing charge related to making powders, pills, capsules, pastes, mastics and other items.

? Do I need a referral letter if I need to see a Specialist or need Therapy? What if I am visiting a provider outside the direct billing network?

Procedures would be the same inside and outside the Direct Billing Network. We don't require a referral letter. Generally speaking, you will first consult with a General Practitioner who will then recommend you go see a Specialist, Chiropractor, Physiotherapist, etc.

LUXURY PROVIDER LIST 昂贵医院列表(中国大陆地区)

在昂贵医院接受治疗的，保险人对属于保单责任范围内的合理且必需的治疗费用，先乘以本合同约定的昂贵医院给付比例，再根据保单约定的免赔额、给付比例及费用限额计算，给付对应的保险金。请查看您的电子保单上显示的昂贵医院赔付比例。

The policy does not provide full reimbursement for covered medical expenses occurred at the following luxury medical facilities. A co-payment will be applied for medical treatments in any of the providers listed below. Please check your E-certificate to find the luxury hospital co-payment.

United Family Hospitals and Clinics (Beijing, Shanghai, and other cities if any, including Huashan Pudong Hospital International Division)

和睦家医院及诊所（北京、上海和其他城市，包括华山医院浦东分院国际部）

Parkway Health Clinics / Gleneagles International Medical & Surgical Center(Shanghai and other cities if any)

瑞新国际医疗中心/百汇医疗 / 百汇华鹰门诊部（上海和其他城市）

Shanghai East International Medical Center

上海东方国际医疗中心

Shanghai RedLeaf International Women's & Children's Hospital

上海红枫国际妇儿医院

WorldPath Clinic International

上海沃德医疗中心

Institute for Western Surgery

西部外科研究所 / 国际外科手术中心

Beijing International Medical Center (IMC)

北京国际医疗中心

Global Health Care

上海全康医疗中心

Hong Kong International Medical Clinic, Beijing

北京港澳国际医务诊所

Vista Clinic

维世达诊所

SinoUnited Health Clinic

曜影医疗

American Medical Center

美国医学中心

Raffles Medical Center (Nanjing, Beijing, Tianjin, Tianjin TEDA, Shenzhen, Dalian)

来福士南京、北京、天津、天津泰达、深圳、大连诊所

Other similarly priced medical facilities

其他价格类似的医疗机构



The policy will not cover any medical charges occurred in Asia Medical Specialists / Sportphysicians/ Sportsperformance Ltd. or medical services rendered by staff of this institution.

对于在以下医疗机构发生的理赔，或由其医护人员提供的医疗服务，本保险计划也将不予理赔：
亚洲专科医生/运动内科医生

LUXURY PROVIDER LIST 昂贵医院列表(其他国家或地区)

Hong Kong Adventist Hospital
港安医院(香港)
Hong Kong Sanatorium Hospital
养和医院(香港)
Matilda International Hospital (Hong Kong)
明德国际医疗(香港)
ParkwayHealth Medical Centre
百汇医疗中心
Mount Elizabeth Hospital (Singapore)



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对于在以下医疗机构发生的理赔，或由以下医疗机构的医护人员提供的医疗服务，本保险计划将不予理赔：

亚洲专科医生/运动内科医生

DEFINATION 名词释义

[配偶]

由国籍国法律承认或认可的婚姻形成的被保险人的丈夫或妻子，首次投保年龄在18至60周岁之间。

[子女]

被保险人的自然子女、继子女或合法收养的子女，须为未婚、无业、投保时年龄为出生30天以上（且健康出院）到18周岁（含）。如子女为全日制在校学生，投保年龄最高可放宽至25周岁（含）。

[周岁]

指以法定身份证明文件中记载的出生日期为基础计算的实足年龄。

[意外伤害]

指以外来的、突发的、非本意的、非疾病的客观事件为直接且单独的原因致使身体受到的伤害。自然死亡、疾病身故、猝死、自杀以及自伤均不属于意外伤害。

[Spouse]

Husband or wife of the insured admitted or accepted by laws of the state of nationality, whose initial entry age is between 18 and 60 years of age.

[Child(ren)]

Natural child(ren), stepchild(ren) or child(ren) adopted legally of the insured, whose age shall be between 30 days after birth (discharged from hospital in health condition) and 18 years of age (inclusive) during unmarried, unemployed and insured period. The age limit can be extended to 25 years of age (inclusive) if the child is a full-time student.

[Year of Age]

Exact age calculated based on birthday recorded in legal identification documents.

[Accidental Injury]

It refers to any external, sudden, unintentional and non-disease objective event that causes a bodily injury to the Insured. Natural death, death caused by disease, sudden death, suicide and self-injury do not belong to accidental injury.

[费用限额]

保险单或批单中所载的各项保险责任的费用限额、次限额和日限额。

保险责任项的**费用限额**，是每一年度保险期间，保险人在本保险合同项下对任意被保险人的该项保险责任累计给付保险金的限额。若在保险期间，对同一被保险人给付的累计保险金达到该项保险责任的费用限额，该项保险责任终止。

次限额是保险人根据本合同下相关责任的约定对被保险人该项责任每次门诊就诊或每次住院治疗累计给付的限额。

日限额是保险人根据本合同下相关责任的约定对被保险人每日该项责任累计给付的限额。

[既往症]

指在本合同生效之前及等待期内罹患的被保险人已知或应该知道的有关疾病。通常有以下情况：

- (一) 本合同生效前，医生已有明确诊断，长期治疗未间断；
- (二) 本合同生效前，医生已有明确诊断，治疗后症状未完全消失，有间断用药情况；
- (三) 本合同生效前发生，未经医生明确诊断和治疗，但已就此接受相关检查、医学咨询或者治疗、服药，或者显现相关症状或体征的疾病或损伤，以普通人医学常识应当知晓。

[Maximum Limit]

Expense limit, sub-limit, day sum limit of various insurance liabilities stipulated in insurance policy or endorsement.

Expense limit of insurance liability is limit of accumulated paid insurance benefit for the insurance liability of the insured under the insurance contract during annual insurance period. If accumulated insurance amount paid by the same Insurer reaches expense limit of the insurance liability during insurance, the insurance liability terminates.

Sub-limit is limit of accumulated payment for each outpatient treatment or each hospitalization for the liability of the insured according to agreement of relevant liability herein. Day sum limit is limit of accumulated payment for daily liability of the insured according to agreement of relevant liability herein.

[Pre-existing Conditions]

It refer to relevant diseases or symptoms suffered by, known or should be known to the insured prior to the effectiveness of the primary insurance contract. This normally includes the following circumstances:

- (1) The disease/condition has been clearly diagnosed by the doctor and treated without interruption for a long period before the Contract takes effect;
- (2) The disease/condition has been clearly diagnosed by the doctor but does not disappear after treatment before the Contract takes effect, and medicine from time to time is required;
- (3) The disease/condition has neither been diagnosed nor treated by the doctor, but relevant examinations, medical consulting and medicines have been received. Or symptom is obvious and continual, and the disease/condition should be known by ordinary people with some medical knowledge.

DEFINATION

名词释义

[症状]

指被保险人病后对机体生理功能异常的自身体验和感觉。

[体征]

指被保险人的体表或内部结构发生可以察觉的改变。

[先天性疾病]

指由于基因因素、先天性新陈代谢异常或其他因素导致的、出生时即存在的疾病和症状、出生缺陷、身体残疾、智障等发育不完全正常的疾病和症状，这些疾病和症状可能在出生时显现或在出生后逐步显现。

[感染艾滋病病毒或患艾滋病]

艾滋病病毒指人类免疫缺陷病毒，英文缩写为HIV。

艾滋病指人类免疫缺陷病毒引起的获得性免疫缺陷综合征，英文缩写为AIDS。在人体血液或其它样本中检测到艾滋病病毒或其抗体呈阳性，没有出现临床症状或体征的，为感染艾滋病病毒；如果同时出现了明显临床症状或体征的，为患艾滋病。

[Symptom]

It refers to self experience and feeling for abnormal physical function of human body after illness of the Insurer.

[Signs and Symptoms]

It refers to change that can be observed from body surface or inner structure of the insured.

[Congenital Diseases]

Means any heredity condition, birth defect, physical anomaly and/or any other deviation from normal development present at birth, which may or may not be apparent at that time. These deviations, either physical or mental, include but are not limited to, genetic and non-genetic factors or inborn errors of metabolism.

[HIV]

HIV refers to Human Immunodeficiency Virus.

If HIVs are detected or the HIV antibody is positive in human blood or other samples, without any clinical symptoms or signs, it can be diagnosed as HIV infection; if at the same time there are explicit clinical symptoms or signs, it can be diagnosed as AIDS.

[医院]

指本主险合同约定的保障区域范围内，在当地合法注册的医疗机构。但不包括疗养院、护理院、康复中心、戒酒或戒毒中心、精神心理治疗中心。

[住院]

是指被保险人因意外伤害或疾病而入住医院之正式病房接受全日24小时监护治疗的过程，并正式办理入院出院手续。但不包括下列情况：

- (一) 被保险人在医院的（门）急诊观察室、套房、家庭病床（房）入住；
- (二) 被保险人住院体检；
- (三) 挂床住院及其他不合理的住院。挂床住院指办理正式住院手续的被保险人，在住院期间每日非24小时在院。具体表现包括在住院期间连续若干日无任何治疗，只发生护理费、诊疗费、床位费等情况。

[医生]

并非被保险人或其近亲属或其业务关联者（如商业合作伙伴、雇员或雇主），且已获得其所执业国家的医疗卫生当局核发的行医执照的执业医师，其提供的治疗服务内容应在其执照和业经培训范围内。

[Hospital]

It refers to medical organization registered locally and legally within coverage area agreed in the Main Insurance Contract, excluding nursing homes, rest homes, rehabilitation centers, alcohol or drug rehab centers, psychiatric centers.

[Hospitalization]

It refers to process that the insured is admitted to an official ward of hospital for 24-hour whole-day tutelage for accidental injury or disease and handles discharge procedure officially, but not including the following conditions:

- (1) Hospitalization of the insured in (outpatient) emergency observation ward, suite, family room of hospital;
- (2) Hospitalization of the insured for preventive health care;
- (3) Fake hospitalization and other unreasonable hospitalizations. Fake hospitalization refers to a case where the insured, after going through formal admission procedures, does not receive 24-hour inpatient treatment during the period of hospitalization. For example, the insured receives no treatment for several days in succession during the inpatient period. Only nursing fee, consultation fee and bed fee are generated.

[Doctor]

Qualified doctor who has been licensed to practice by medical sanitation bureau in his/her working country, and who is not the insured or close relatives or people relevant to business of the insured (such as business partner, employee and employer, etc.). Treatment service provided by the doctor shall be within scope of his/her license and approved training.

DEFINATION 名词释义

[日间住院治疗]

被保险人经医生诊断，必须在医疗机构进行的合理且必需的，占用医疗机构病床，但不满24小时的治疗，不包括肾透析和恶性肿瘤治疗。

[合理且必需]

1.符合通常惯例：指与接受医疗服务所在地通行治疗规范、通行治疗方法、平均医疗费用价格水平一致的费用。

对是否符合通常惯例由保险人根据客观、审慎、合理的原则进行审核；如果被保险人对审核结果有不同意见，可由双方认同的权威医学机构或者权威医学专家进行审核鉴定。

2.医学必需：指被保险人接受、使用或者服用的治疗、服务、器械或药品的医疗费用符合下列所有条件：

- (一) 治疗意外伤害或者疾病所必需的项目；
- (二) 不超过安全、足量治疗原则的项目；
- (三) 由医生开具的处方药；
- (四) 非试验性的、非研究性的项目；
- (五) 与接受治疗当地普遍接受的医疗专业实践标准一致的项目。

对是否医学必需由保险人根据客观、审慎、合理的原则进行审核；如果被保险人对审核结果有不同意见，可由双方认同的权威医学机构或者权威医学专家进行审核鉴定。

[Daycare Hospitalization]

Treatment received while an insured person occupies a hospital bed or is charged for hospital accommodations, but does not remain 24 hours for reasonable and necessary treatment according to the doctor's diagnosis . Kidney dialysis and malignant tumor treatment are not included .

[Reasonable and Necessary]

1. Conformity to Common Practice and Convention: refers to medical expense that are consistent with standards of accepted professional practice and average level of medical expense in the local area of medical service.

The Insurer shall review whether it conforms to common convention based on objective, careful and reasonable principles; if the insured disagrees with evaluation result, review and verification shall be implemented by authorized medical organization or authorized medical experts agreed by both parties.

2. Medical Necessity: refers to the following conditions for the insured to have access to medical treatment, service, equipment or drugs:

- (1) Be essential in treating the patient's injury or illness;
- (2) Not exceed the amount of care needed to provide safe and adequate treatment;
- (3) Be prescribed by a physician;
- (4) Not be Experimental or Investigative;
- (5) being consistent with generally accepted medical practice standards of the place where the treatment is provided;

The Insurer shall review whether it conforms to medical necessity based on objective, careful and reasonable principles; if the insured disagrees with evaluation result, review and verification shall be implemented by authorized medical organization or authorized medical experts agreed by both parties.

[重症监护病房]

符合重症加强护理病房（ICU）、冠心病重症加强护理病房（CCU）、神经疾病重症加强病房（NCU）等标准的单人或多人监护病房，需配有中心监护台、心电监护仪及其它监护抢救设施，相对封闭管理。

[放射疗法]

指针对恶性肿瘤的放射治疗。放疗是使用各种不同能量的射线照射肿瘤组织，以抑制和杀灭癌细胞为目的而进行的治疗。本合同所指的放疗为被保险人根据医嘱，在医院的专门科室进行的放疗。

[化学疗法]

指对于恶性肿瘤的化学治疗。化疗是使用医学界公认的化疗药物以杀死癌细胞、抑制癌细胞生长繁殖为目的而进行的治疗。本合同所指的化疗为被保险人根据医嘱，在医院进行的静脉注射化疗。

[Intensive Care Unit]

Private or non-private care units equipped with a central station monitor, ECG monitor and other monitor/rescue facilities, which are managed separately and conform to standard of Intensive Care Unit (ICU), Coronary Heart Disease Care Unit (CCU) and Neurologic Disease Intensive Care Unit (NCU), etc.

[Radiotherapy]

It refers to radiotherapy aiming at malignant tumors. Radiotherapy means treatment to radiate tumor tissue with rays of different energy to suppress and eliminate cancer cells. Radiotherapy in the Contract means radiation treatment of the insured in special departments of hospital according to the medical advice.

[Chemotherapy]

It refers to chemotherapy aiming at malignant tumor. Chemotherapy is treatment to kill cancer cells and suppress growth and reproduction of cancer cells by adopting chemotherapy drug recognized by the medical field. Chemotherapy herein refers to intravenous chemotherapy implemented in hospital to the insured according to the medical advice.

[处方药费用]

处方药是指具有国家药品监督管理部门核发的药品批准文号或者进口药品注册证书、医药产品注册证书的国产或进口医药用品和药品。

处方药费用指在住院以及门诊（含急诊）就医期间根据医生开具的处方所发生的西药、中成药和中草药的费用。不包括营养滋补类药品，免疫功能调节类药品，美容及减肥类药品，预防类药品。

[起营养滋补作用的药品]

指以提高人体免疫力为主要用途的单味使用的中草药或中成药，包括但不限于：

（一）单味或复方中药饮片及药材：鹿茸、猴枣、狗宝、海马、海龙、玛瑙、玳瑁、冬虫夏草、马宝、牛黄、珊瑚、麝香、羚羊角尖粉、犀角、燕窝、人参（生晒参除外），以及各种可以药用的动物脏器（鸡内金除外）和胎、鞭、尾、筋、骨。

（二）单味使用中药饮片及药材：阿胶、阿胶珠、鹿角胶、鳖甲胶、三七、龟角胶、龟鹿二仙胶、龟板胶、藏红花、生晒参、羚羊角粉。

（三）以上所列药品包括生药及炮制后的饮片及药材、膏方费、中草药代加工成粉剂、药丸、胶囊、胶、膏或其他制剂发生的加工费。

[Prescription Drug Fee]

Prescription drugs mean domestic or imported medical supplies and drugs that have obtained drug approval number or registration certificate of imported drugs and registration certificate of medical products issued by China's Food and Drug Administration.

Prescription drug fee means charges for western medicine, Chinese patent medicine and Chinese herbal medicine according to prescription issued by doctors during hospitalization and medical treatment in outpatient (including emergency) treatment, excluding nutrition drugs, immune function adjustment drugs, cosmetic and beauty aids, weight-loss drugs and drugs on preventive purpose.

[Nutritional Medicine]

Nutritional medicine refers to separately-applied Chinese herbal medicines and patented medicines for the purpose of strengthening human immunity, including but not limited to：

(1) Single or compound Chinese herbal pieces and medicinal materials: antelope horns, bezoar from monkey, kidney or bladder, sea horse, agate, hawkbill, Cordyceps sinensis, horse bezoar, bezoar, coral, musk, Antelope Horn, rhinoceros horn, bird's nest, ginseng (except for suncured ginseng) and various medicinal animal organs (except for chicken's gizzard-membrane) and fetus, whip, tail, sinew and bone.

(2) Single Chinese herbal pieces and medicinal materials: donkey-hide gelatin, donkey-hide gelatin pellets, Colla Cornus Cervi, turtle shell glue, Panax notoginseng, quilu erxian glue, tortoise-plastron glue, saffron, suncured ginseng, antelope horn powder.

(3) Any herb processing charge related to powder making, pill, capsule, paste, mastic and other preparation making.

[恶性肿瘤]

指恶性细胞不受控制的进行性增长和扩散，浸润和破坏周围正常组织，可以经血管、淋巴管和体腔扩散转移到身体其它部位的疾病。经病理学检查结果明确诊断，临床诊断属于世界卫生组织《疾病和有关健康问题的国际统计分类》（ICD-10）的恶性肿瘤范畴。

下列疾病不在保障范围内：

- （一）原位癌；
- （二）相当于Binet 分期方案A 期程度的慢性淋巴细胞白血病；
- （三）相当于Ann Arbor 分期方案 I 期程度的何杰金氏病；
- （四）皮肤癌（不包括恶性黑色素瘤及已发生转移的皮肤癌）；
- （五）TNM 分期为T₁N₀M₀期或者更轻分期的前列腺癌；
- （六）感染艾滋病病毒或者患艾滋病期间所患恶性肿瘤。

[Malignant Tumor]

It refers to malignant tumor that increases and expands without control, soaks and destroys nearby normal tissue, and could transfer to other parts of body by blood vessel, lymph-vessel and body cavity., which clinic diagnosis clearly belongs to malignant tumor scope of WTO International Statistics Classification of Disease and Relevant Health Problems (ICD-10) after pathological examination .

The following diseases are not within insurance coverage:

- (1) Carcinoma in situ (DCIS);
- (2) Equal to chronic lymphocytic leukemia in phase A of Binet staging scheme;
- (3) Equal to Hodgkin disease in phase I of Ann Arbor staging scheme;
- (4) Skin cancer (excluding malignant melanoma of skin and transferred skin cancer);
- (5) Prostate glands cancer of T₁N₀M₀ period or lighter period in TNM staging;
- (6) Malignant tumor that happens during period of infection of HIV or suffering from AIDS.

[肿瘤免疫疗法]

指应用免疫学原理和方法，使用肿瘤免疫治疗药物提高肿瘤细胞的免疫原性和对效应细胞杀伤的敏感性，激发和增强机体抗肿瘤免疫应答。本合同所指的肿瘤免疫治疗药物需符合法律、法规要求并经过国家食品药品监督管理局批准用于临床治疗。

[肿瘤内分泌疗法]

指对于恶性肿瘤的内分泌疗法，用药物抑制激素生成和激素反应，杀死癌细胞或抑制癌细胞的生长。本合同所指的内分泌治疗药物需符合法律、法规要求并经过国家食品药品监督管理局批准用于临床治疗。

[肿瘤靶向疗法]

指在细胞分子水平上，针对已经明确的致癌点来设计相应的靶向治疗药物，利用具有一定特异性的载体，将药物或其他杀伤肿瘤细胞的活性物质选择性地运送到肿瘤部位攻击癌细胞的疗法。本合同所指的靶向治疗药物需符合法律、法规要求并经过国家食品药品监督管理局批准用于临床治疗。

[Cancer Immunotherapy]

It means to improve immunogenicity of tumor cells and sensitivity of the cytotoxic activity of immunologic effector cells, inspire and increase anti-tumor immunity response of human body by the use of immunology principle and method and by adopting tumor immunotherapy drugs. Cancer immunotherapy drugs mentioned in the Contract shall conform to requirements of laws and regulations and shall be used for clinic treatment after obtaining approval of China's Food and Drug Administration.

[Cancer Endocrinotherapy]

It refers to endocrine therapy aiming at malignant tumor, which slows or stops the growth of cancer cells by using drugs to suppress hormonogenesis and hormone reaction. Endocrinotherapy herein means that treatment drugs for endocrinotherapy shall conform to requirements of laws and regulations and shall be used for clinic treatment upon approval of China's Food and Drug Administration.

[Targeted Cancer Therapy]

It refers to a therapy that selectively transfer drugs which specifically designed for carcinogenic locus or other active substances of killing cancer cells to tumor area by using special carrier on molecular and cellular level.

Targeting treatment medicine herein shall conform to requirements of laws and regulations and shall be used for clinic treatment upon approval of China's Food and Drug Administration.

DEFINATION 名词释义

[潜水]

指以辅助呼吸器材在江、河、湖、海、水库、运河等水域进行的水下运动或作业。

[攀岩]

指攀登悬崖、楼宇外墙、人造悬崖、冰崖、冰山等运动。

[探险]

指明知在某种特定的自然条件下有失去生命或使身体受到伤害的危险，而故意使自己置身其中的行为，如江河漂流、徒步穿越沙漠或者人迹罕至的原始森林等活动。

[武术]

指两人或者两人以上对抗性柔道、空手道、跆拳道、散打、拳击等各种拳术及各种使用器械的对抗性比赛。

[特技]

指从事马术、杂技、驯兽等特殊技能。

[不可抗力]

指不能预见、不能避免并不能克服的客观情况。

[Diving]

Underwater sports or operation carried out with auxiliary breathing instruments in water areas, such as rivers, lakes, seas, reservoirs and canals, etc.

[Rock Climbing]

It refers to sports such as climbing cliffs, exterior walls of buildings, artificial cliffs, ice cliffs and icebergs.

[Expedition]

It means any actions intentionally putting oneself into dangers, with the knowledge of dangers of losing life or suffering from injuries under some special natural conditions, such as drifting in rivers, climbing mountains, crossing deserts on foot, and exploring virgin forests without traces of human presence.

[Martial Art Contest]

It refers to any contest between two or more persons, such as judo, karate, tae kwon do, Sanda and boxing, with or without any accessory equipment.

[Stunt]

It refers to special skills, such as riding, juggling and animal training, etc.

[Force Majeure]

It refers to unforeseeable, unavoidable and insurmountable objective conditions.

您购买众安保险的保险产品、接受众安保险的保险保障或其他服务时，代表您在知情和同意的情况下，自愿向众安保险提供您的个人用户信息，例如姓名、通讯地址、电邮地址、联系电话、身份证件号码等（以下简称“个人信息”）。

您向众安保险提供的个人信息将用于为您提供更好的服务、众安保险业务相关的营销研究等。在必要情形下，第三方服务商可能接触并使用您的个人信息，包括得到授权的众安保险员工、以及不时执行与我们的业务营销活动和数据整理有关工作的其他公司和人员。所有此类人员及公司均需遵守相关保密协议，同时也需遵守国家关于个人信息保护有关法律法规，以确保您的个人信息随时得到保护。

除上述用途外，众安保险不会将您的个人信息用于任何未经您同意的用途。除了我们的业务合作伙伴、法律顾问、外面审计机构或按照法律规定、监管规定或法庭裁定外，我们不会将所接受的任何个人信息泄露、篡改、毁损、出售或者提供给任何第三方。

众安保险遵守现行的关于个人信息、数据及隐私保护的法律法规，采取充分的技术手段和制度管理，保护您提供给我们的个人信息、数据和隐私不受到非法的泄露或披露给未获授权的第三方。

* “隐私声明”完整版公布于众安保险官方网站：www.zhongan.com, 方便您随时查阅。

When you purchase insurance products (or purchase by the Company uniformly) or accept insurance guarantee or other services of ZhongAn Insurance, it represents that you will provide your personal information to ZhongAn Insurance voluntarily after you have known and approved, such as name, contact address, e-mail address, contact numbers and ID card No., etc. (hereinafter referred to as “personal information”).

Personal information provided by you shall be used for better service for you and relevant marketing research to insurance business of ZhongAn. The third party can contact and use your personal information if necessary, including authorized employees of ZhongAn Insurance and other companies or personnel that implement works relevant to our business, marketing activities and data collection. All such personnel and companies shall observe confidentiality agreement and shall observe laws and regulations relevant to personal information of the country to ensure that your personal information can be protected at any time.

Except for foresaid purposes, ZhongAn Insurance will not apply your personal information to other purpose without your approval. Except for business cooperators, legal advisors and external audit organization or unless otherwise stipulated by laws, supervision provisions or court judgment, we will not leak, alter, damage, sell or provide any personal information received to any third party.

ZhongAn Insurance shall observe current laws and regulations relevant to personal information, data and privacy protection and take technical measures and system management to prevent personal information provided by you from being leaked or disclosed to any unauthorized third party illegally.

* Complete version of “Privacy Statement” shall be published in official website of ZhongAn Insurance: for your reference.
www.zhongan.com

WORLDWIDE EMERGENCY ASSISTANCE SERVICE CERTIFICATE

全球紧急援助服务证明书

众安在线财产保险股份有限公司(以下简称"众安")通过北京华助旅行援助服务有限公司(以下简称"AA 华助"或"服务提供者"),华助号码 86-CA-ZHA-04171,向其指定的保险合同下的被保险人提供"全球紧急援助服务"。

一、有效客户

投保众安臻享个人高端医疗保险(2017版)的被保险人(以下简称"客户")享有获得本服务证明中规定的服务的资格。服务有效期限和保单有效期限保持一致,若保单效力中止或终止,客户则不享有本服务。所有服务须依据此证明书中条款。当客户离开保单所载明的被保险人常住地 150 公里(含)以外或在被保险人常住地以外的其它国家或地区进行不超过 90(含)天以内的旅行时,可获得本服务。满足此条件的客户为"有效客户"。所有服务须由 AA 华助安排,且不接受来自于客户的报销请求。

二、服务内容:

在适当情况下,AA华助应安排转运、送返及其他旅行相关救援服务,具体内容如下:

- 1) **医疗咨询, 评估和推荐服务。**有效客户致电运营中心的多语种服务人员,这些服务人员全年 365 天,每天 24 小时在岗。提供医疗咨询、评估及向客户推荐具有资质的医生。
- 2) **紧急医疗转运。**若经 AA 华助的医生和咨询医生,及主治医生共同确定,有效客户所在医院医疗设施无法满足病情需要,AA 华助应在适宜的医疗监督下,通过适当的转运方式将客户运送至最近的且能够提供必要医疗设施的医疗场所。

Zhong An, (hereinafter "Zhong An") has arranged through an agreement with Beijing China Assist Co., Ltd., (hereinafter known as "CA") to make available upon the terms and conditions set forth herein the Assist America services described below.

CA will provide Participants the Assist America services described below under Service membership # 86-CA-ZHA-04171. All services are subject to certain conditions and exclusions as set forth in this Certificate and are provided by CA when a Participant is traveling 150kilometers or more from their primary legal residence or in another country that is not their country of residence and has not been away from such residence for more than 90 days. A Participant meeting such requirements is hereinafter referred to as an "Eligible Participant." All services must be arranged by CA. No claims for reimbursement are accepted.

CA's Assist America program makes the following services available to Eligible Participants:

Medical Consultation, Evaluation and Referrals: Eligible Participants will have telephone access to operations center staffed twenty-four hours a day, every day of the year, with multilingual personnel for medical consultation, evaluation and referral to Western-trained physicians.

Emergency Medical Evacuation: When an adequate medical facility is not available proximate to the Eligible Participant, as determined by the CA' s consulting physician and the Eligible Participant' s attending physician, CA will arrange transportation under appropriate medical supervision, by an appropriate mode of transport to the nearest medical facility capable of providing the required care.

- 3) **医疗送返。**若 AA 华助医生及主治医生确定因医疗必须, AA 华助应在适宜的医疗监督下, 在得到医学许可的前提下, 将有效客户运送至原出发地或距其原出发地较近的医疗场所或康复机构。如果有效客户出院日起算, 取得商业航班飞行所需的医疗许可的时间超过14(含)天, 可以安排其他适当的运送方式作为替代, 如通过医疗救援飞机。根据案件必要性, 医疗或非医疗运送均可能被提供。
- 4) **入院担保。**及时向国外的医院签发费用担保函以便有效客户能够入院治疗和/或确认有效客户的医疗保险情况。如实际发生医疗费用垫付, 有效客户必须在垫付当日起四十五(45)(含)天内, 向 AA 华助偿还所有垫付款项。
- 5) **医疗监护。**医务人员会监护有效客户入院后的医疗状况, (1)与其主治医生和/或医院定期保持联系, 并/或 (2)向其家庭成员传递合法的必要医疗状况。
- 6) **处方援助。**若有效客户在旅途中需运送和/或更换处方药, 与主治医生协商后, AA华助将在可能的情况下依法 运送和/或协助更换。有效客户负责处方及药品费用。
- 7) **紧急信息传递。**AA 华助将传递和接收与家属间或雇主间的合法的紧急信息。

Medical Repatriation: CA will arrange for transportation under medical supervision to the Eligible Participant' s residence or to a medical or rehabilitation facility near the Eligible Participant' s residence when CA' s consulting physician and the Eligible Participant' s attending physician determines that transportation is medically necessary, at such time as the Eligible Participant is medically cleared for travel by CA' s consulting physician and the attending physician.

Hospital Admission Assistance: Assist America shall assist in either issuing a prompt financial guarantee to facilitate admittance to a foreign medical facility and/or validate Eligible Participant' s medical insurance; provided that the Eligible Participant commits in writing to repay all funds advanced for hospital admittance admittance within forty-five (45) days of the date advanced.

Medical Monitoring: Medical personnel will monitor Eligible Participant' s condition and will (i) stay in regular communication with the attending physician and/or hospital and (ii) relay necessary and legally permissible information to family members.

Prescription Assistance: If an Eligible Participant needs replacement prescription medicine while traveling, CA helps with replacing the prescription, when possible and legally permissible and upon consulting with a treating physician; the Eligible Participant is responsible for the cost of the prescription and medicine.

Emergency Message Transmission: CA will transmit and receive legally permitted emergency messages to and from family members and/or employer.

- 8) **安排亲友探望。**若有效客户独自旅行且须接受超过连续七(7)(含)天的住院治疗, AA华助将安排其家庭成员或朋友通过适当的交通工具前往探望, 即安排相当于普通航班经济舱的往返机票以到达离有效客户所处医院最近的主要机场。如适用, 家属或朋友自身应满足所有签证及旅行证件要求。
- 9) **照顾未成年子女。**如果因有效客户因事故或疾病的医疗情况或不幸身故而导致其随行的未成年子女无人照顾, AA华助会帮助安排子女回家, 即安排相当于单程普通航班经济舱机票。必要时, 安排随行人员护送。
- 10) **遗体送返。**如果有效客户不幸身故, AA华助将安排将其遗体运送回其原出发地附近的经授权的殡仪馆并支付相关费用。AA华助将全程安排, 包括确认当地具备资质的殡仪馆、太平间或能够直接安排尸体运送的机构、主动和使领馆沟通、协调完成所有文件的准备并取得所有法律放行文件、促进取得死亡证明、购置最基本标准的骨灰盒或棺槨以便进行转运、以及安排整个转运过程。
- 11) **紧急创伤咨询。**为有效客户提供初步的在线处理意见, 并按需求跟进推荐合适的医疗人员。
- 12) **法律和口译员推荐。**AA华助将应要求帮助推荐口译员, 顾问或法律人员。
- 13) **应急现金协调。**当有效客户遭遇可经证明的旅行紧急情况, 导致没有经济来源,
- 14) **遗失行李或文件援助。**AA华助将协助寻找丢失的行李、证件、个人财物和/或协助补票。

Compassionate Visit: When an Eligible Participant will be hospitalized for more than seven (7) consecutive days and is traveling alone, CA will arrange for a family member or personal friend to travel to visit the Eligible Participant by providing an appropriate means of transportation as determined by CA. The family member or the friend is responsible to meet all visa and travel document requirements, if applicable.

Care of Minor Child(ren): One-way economy common carrier transportation, with attendants if required, will be provided to the place of residence of minor child(ren) when they are left unattended as a result of medical emergency or death of an Eligible Participant.

Return of Mortal Remains: In the case of an Eligible Participant's death, CA will arrange and pay for the return of mortal remains to an authorized funeral home proximate to the Eligible Participant's legal residence.

Emergency Trauma Counseling: Provide Eligible Participant with initial telephone-based counseling and follow-up referrals to qualified counselors as needed or requested.

Interpreter and Legal Referrals: Upon request, provide referrals to interpreters, counselors or legal personnel.

Emergency Cash Coordination: CA will assist in coordinating the transfer of emergency cash for an Eligible Participant, provided Eligible Participant has a verifiable travel emergency and is circumstantially without financial means. The source of the funds is the responsibility of the Eligible Participant.

Lost Luggage or Document Assistance: CA helps Eligible Participant locate lost luggage, document, personal belongings or assist with the replacement of travel tickets.

WORLDWIDE EMERGENCY ASSISTANCE SERVICE CERTIFICATE 全球紧急援助服务证明书

15) **保释协调。** CA 将基于法律规定或有效客户的要求，协助有效客户，并为有效客户提供或协调提供保释基金。

16) **旅行前信息咨询。** AA 华助为有效客户提供其他信息服务，例如提供目的地国家的信息，包括签证要求、免疫接种建议、大使馆和领事馆信息，国家详情和安全公告以及旅游目的地的其他相关信息。

17) **移动APP服务。** CA提供包括大使馆和领事馆位置、点击呼叫功能、电子识别卡和救援警报等移动APP服务。

免责条款和特殊说明:

发生下列任一种情形的，将不适用本服务:

- 以治疗为特定目的而进行的旅行
- 因参与战争或叛乱行为而遭受的伤害
- 从事违法行为
- 自杀未遂
- 使用毒品 (但医生开具的处方除外)
- 有效客户在被转移或需被转移至另一个具有相似医疗水平的医疗场所

Bail Bond Coordination: CA will assist in coordinating bail bond, wherever legally permissible, as required for Eligible Participants, provided that Eligible Participant is the source of, or coordinates the source of the funds.

Pre-trip Information: CA offers Participants web-based country profiles that include visa requirements, immunization and inoculation recommendations, embassy and consulate information, country-specific details and security advisories as well as other pertinent information for travel destinations.

Mobile App Services: CA offers Mobile App services including embassy and consulate locator, tap to call feature, service descriptions, electronic identification cards, and Assist Alerts.

CA will not provide services in the following instances:

- Travel undertaken specifically for securing medical treatment
- Injuries resulting from participation in acts of war or insurrection
- Commission of an unlawful act(s)
- Attempt at suicide
- Incidents involving the use of drugs unless prescribed by a physician
- Transfer of Participant from one medical facility to another medical facility of similar capabilities which provides a similar level of care

WORLDWIDE EMERGENCY ASSISTANCE SERVICE CERTIFICATE 全球紧急援助服务证明书

发生下列任一种情形的，AA 华助将不提供客户紧急医疗转运或安排医疗送返服务:

- ❑ 未获得医疗授权
- ❑ 当地医生可以治疗且不妨碍继续旅行的一般性受伤，如扭伤、轻微骨折或不妨碍旅行的其他情况
- ❑ 28 周(含)以上的怀孕后期
- ❑ 精神或神经性不适 (已入院后发生的除外)

虽然紧急援助服务范围遍及全球，运送响应时间与事件发生地有直接关系。对于因罢工或其它无法控制的原因 (包括但不限于天气情况、有无机场、飞行条件、有无高压舱、通讯系统、缺少适当的旅行证件或提供服务受到法律 或法令的限制或禁止等情形的)，导致无法提供服务或服务延迟的，AA华助不承担任何责任。

所有第三方咨询医生和律师等专业人员均为独立的合同方，不受AA华助控制。对于其专业人员向客户提供服务所导致的任何执业过失，AA华助不承担任何责任。

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CA will not evacuate or repatriate a Participant:

- ❑ Without medical authorization
- ❑ With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the Participant from continuing their trip or returning home
- ❑ With a pregnancy beyond the end of the 28th week and will not evacuate or repatriate a child born while the Participant was traveling beyond the 28th week.
- ❑ With mental or nervous disorders unless hospitalized

While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. CA is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability and accessibility of airports, flight conditions, availability of hyperbaric chambers, pandemics and endemics, communications systems, absence of proper travel documents or where rendering of service is limited or prohibited by local law, edict or regulation. CA' performance of any obligation hereunder shall be excused if such failure to perform is caused by an event, contingency, or circumstance beyond its reasonable control that prevents, hinders or makes impractical the performance of services.

All consulting physicians and attorneys are independent contractors and not under the control of CA. CA is not responsible or liable for any malpractice committed by professionals rendering services to a Participant.

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众安在线财产保险股份有限公司

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