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# Comprehensive Medical Insurance & Protection Scheme for Foreigners Staying in China of Ping An Annuity Insurance Co., Ltd.

## To participate in conditions:

Foreign teachers and foreign experts: foreign teachers and experts with formal employment contracts in healthy condition and from 18 to 69 are eligible to this policy, and experts from Hong Kong, Macao and Taiwan as well as overseas Chinese (identities are needed to be proved by relative authority) are also eligible to this policy.

## Insurance Liabilities:

Ping An shall undertake the following insurance liabilities during the valid period of insurance **(Insurance period (from the valid date of policy to the expiry date of the insurance period))**

### 1. Death insurance:

Ping An shall pay the stipulated amount of insurance compensation if the Insured dies of any accident or disease. Insurance liabilities thus terminate.

### 2. Accidental disability insurance:

If the Insured suffers from any accident which **results in any disability listed in the *Injury and Disability Assessment Criteria for Personal Insurances* within 180 days since the occurrence of the accident**, Ping An shall assess the injury and disability according to the assessment principles stipulated by this Criteria, unless otherwise stipulated, **Ping An shall pay the accidental disability insurance money, whose amount shall be calculated based on the multiplication of the proportion stipulated in this Criteria, which is corresponding to the assessment result, by the sum insured, which is corresponding to insurer's responsibilities.** If medical treatment is still not over **on the 180<sup>th</sup> day**, disability evaluation shall be made on the basis of the Insured's physical condition on that day and the Insurance of Accidental Disability shall be paid in accordance with the evaluation results. .

If, with the disability resulted from this accident and the previous disability combined as a more serious disability according to the *Injury and Disability Assessment Criteria for Personal Insurances*, the insurance shall be paid in accordance with the standard for the more serious disability, **but the insurance of accidental disability which has been paid previously (disabilities listed in the *Injury and Disability Assessment Criteria for Personal Insurances* have taken place before purchase of insurance or caused by events under Liability Exemption, shall be deemed as having been compensated already) shall be deducted therefrom.**

The accumulative amount of accidental injury and disability insurance payment shall not exceed

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the insured sum of the insured. If the accumulative amount of payment exceeds the insured sum of the insured, then the insurance liabilities to the insured thus terminate.

**Note: *Injury and Disability Assessment Criteria for Personal Insurances*, is accessible from the website of INSURANCE ASSOCIATION OF CHINA.**

The accumulative amount of insurance payment of each insured for accidental disability, accidental death or death of disease shall not exceed the insured sum of the insured's total insurance for the accidental disability, accidental death or death of disease.

### **3. Medical Insurance for Accidental Injury:**

If the Insured, who suffers from the accidental incident, receives medical treatment **within 180 days since the occurrence of the accident**, the Insurer shall be liable for the full amount of the reasonable and necessary expenses actually paid by the Insured for the medical treatment, but the accumulative amount of payment shall not exceed RMB 20,000. Whether an accidental injury happens to the Insured for once or several times, the Insurer shall pay the "medical insurance for accidental injury" respectively in accordance with the foresaid provisions, but the accumulative amount of payment shall not exceed the insured sum of the Insured. When the accumulative amount of payment reaches the insured sum of the Insured, the said insurance liability for the said Insured shall be terminated.

That is: the accidental injuries such as bruises or bumps, burns, sprained ankle, accidental cut-wound when cutting vegetables, scratches and bites by cats and dogs.

Reimbursement equation: total amount of reasonable expenditure \* 100%=reimbursable amount (the total amount of reasonable expenditures shall exclude the self-paid or partly self-paid items and expenses stipulated by the local regulations of the social basic medical insurance)

### **4. Outpatient and Emergency Medical Insurance:**

The reasonable and necessary expenses incurred by the Insured for receiving outpatient or emergency medical treatment because of illness, within each insurance time, **the daily limit for outpatient is RMB600. (that said, for the medical expense of the day exceeding RMB 600 shall be calculated as RMB600, for the medical expense of the day not exceeding RMB600 shall be calculated by the actual amount). The remaining amount of the medical expenses exceeding the deductible RMB900 yuan on the basis of the daily limit will be reimbursed at a percentage of 85%**, and the accumulative payment shall not exceed the limit of RMB20000. The insurance liability shall be terminated once the accumulative amount of payment reaches the sum insured.

Medical expenses of outpatient and emergency treatment: The related expenses incurred from general outpatient treatment, emergency treatment, outpatient surgery, hospitalization for observation, emergency rescue, isolation due to infectious diseases that is certified by the public hospital or department of public health and epidemic prevention, and expense or cost of outpatient and emergency treatment before and after hospitalization that arise from the same cause of disease are also deemed as outpatient and emergency treatment.

That is: being treated in the outpatient or emergency for fever, sudden abdominal pain, faint, and

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inflammation etc.

Reimbursement equation: (the expense of each day within the daily limit RMB600 yuan add up -900)\*85%=reimbursable amount (the total amount of the reasonable expense excludes the self-paid or partly self-paid items and expenses stipulated by the local regulations of the social basic medical insurance)

**Notes:**

**Daily limit: The top claim limit of available medical cost**

**Deductible: RMB 900 yuan (A total of RMB900 yuan is deducted accumulatively for one time during an insurance period). Below the deductible, there is no compensation.**

## **5. Hospitalization and Medical Insurance:**

If diagnosis confirms that the Insured must be hospitalized for treatment because of suffering from the accident or the illness, Ping An shall pay 100% of the “hospitalization and medical insurance” to the insured with regard to the actual and reasonable expenses for medical treatment, including reasonable and necessary fees for nursing (**limited to RMB200 Yuan per day and accumulate up to 30 days**), medical record, heating, air-conditioning, bed, examination, special examination and treatment, operation, medicine, treatment, laboratory test, radiation, etc.

During one valid insurance period, whether the Insured is hospitalized for once or several times, the Insurer shall pay the insurance payment as per compensation rule, but the insurance liability shall be terminated once the accumulative amount of payment reaches the limitation of RMB 400, 000.

That is : if diagnosis confirms that the insured must be hospitalized for treatment because of suffering from the injury or illness, the insured may apply online for advanced payment by the hospital or at his own expense of medical expense for hospitalization and reimburse later.

Reimbursement equation: reasonable hospitalization expenditure \* 100%=reimbursable amount (the total amount of reasonable expenditures shall exclude the self-paid or partly self-paid items and expenses stipulated by the local regulations of the social basic medical insurance)

**Note:**

**1) Medical organizations which are involved in all the foregoing medical insurance liabilities are limited to the public hospitals established within the border of the Mainland China; However, for the insured who are treated in sub-branch of public hospitals, ward area for foreigners, ward area for VIPs, private room, Class A ward, separate ward room, ward area for special treatment and needs, ward for special treatment and needs, ward for high-ranking officials, or similar ward area, shall be excluded from the insurance, then all medical expenses incurred by such shall not be covered by the insurer.**

**2) Medical treatment expenses generated by all the foregoing medical insurance liabilities are limited to the items and expenses that can be reimbursed in accordance with the local regulations of social basic medical insurance, the self-paid or partly self-paid items and expenses cannot be reimbursed by the insurer.**

**3) For the insured who apply for the insurance for the first time or the insured who is not continuously insured, the first 30 days since the purchase of the insurance is waiting period (observation period). Where the insured is hospitalized or treated in outpatient during the waiting period and related medical cost is occurred, the insurer bears no liability of**

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compensation. The treatment for the insured of continuously insured or the Insured suffered from an accident is not subject to any waiting period.

4) If any third party has partially or fully paid any above-mentioned medical treatment fees, Ping An shall be liable for the remaining amount of reasonable fees that are within the reimbursable payment scope of the local social basic medical insurance. But the limited portion of the fees for the bed, nursing, outpatient and emergence treatment within the daily limitation is also limited; if the third party has a specified proportion for payment of the limited sum, Ping An shall be liable only for the remaining amount after deducting the already paid amount from the limited sum. If the third party has no specified proportion for payment, then Ping An shall be liable for the remaining amount, but not exceeding the insured sum, after deducting the standard amount of this item from the limited sum which takes the regulations of the local social medical insurance as the standard.

5) If the Insured suffers from a major disease or a chronic disease before the purchase of this insurance, the Insurer shall not bear the liability of payment.

## **Liability Exemption**

### **I. Liability Exemption for Death and Disability Insurance**

Ping An shall be exempted from the insurance liabilities for death and disability caused by any of the following circumstances on the part of the Insured:

1. Deliberate killing or injury conducted by the policy-holder or beneficiary to the Insured;
2. Deliberate self-harm, suicide, intentional crime, resistance to criminal compulsory measures taken according to law on the part of the Insured;
3. Fighting, drunkenness and active taking, sucking or injection of drugs on the part of the Insured;
4. Driving under the influence, driving without a legal and valid driving license or driving a motor vehicle without a valid driving license on the part of the Insured;
5. War, military conflict, riot or armed rebellion;
6. Nuclear explosion, nuclear radiation or nuclear pollution;
7. Pregnancy, abortion, miscarriage, delivery (including caesarean birth) , birth control, treatment of infertility, contraceptive sterilization, artificial impregnation and related complication on the part of the Insured;
8. Medical accident occurring to the Insured because of cosmetic surgery or other surgical operations;
9. Taking of medicine (excluding OTC medicine taken according to instructions) without permission of doctor on the part of the Insured;
10. During the period when the Insured suffers from AIDS or is infected with AIDS virus

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(HIV-positive);

11. The Insured engages in high risk activities such as diving, parachuting, mountain-climbing, bungee jumping, paragliding, expedition, wrestling, martial art, stunt performance, horse racing, car racing, etc.
12. The Insured passes away or becomes disable outside the mainland China.

If the Insured is caused dead in any of the foregoing circumstances, Ping An shall terminate the insurance liability of the Insured.

## **II. Liability Exemption for Medical Insurance Liability (Medical Treatment of Accidental Injury, Outpatient, Emergency and Hospitalization)**

Ping An shall be exempted from the insurance liabilities for medical expenses caused by any of the following circumstances on the part of the Insured:

1. Deliberate killing or injury conducted by the policy-holder or beneficiary to the Insured;
2. Deliberate self-harm, intentional crime or resistance to criminal compulsory measures taken according to law on the part of the Insured;
3. Fighting, drunkenness and active taking, sucking or injection of drugs on the part of the Insured;
4. Driving under the influence, driving without a legal and valid driving license or driving a motor vehicle without a valid driving license on the part of the Insured;
5. War, military conflict, riot or armed rebellion;
6. Nuclear explosion, nuclear radiation or nuclear pollution;
7. The insured suffers from congenital diseases, hereditary diseases, existing disease (disease or symptoms that already exist prior to the date of insurance and non-continuous within the insurance period);
8. The insured suffers from AIDS or HIV infection, sexually transmitted diseases;
9. Pregnancy, miscarriage or delivery on the part of the Insured, infertility treatment, artificial insemination, prenatal and postnatal check, birth control, abortion and complications caused by above-mentioned causes;
10. Medical accident occurring to the Insured because of cosmetic surgery or other surgical operations;
11. The medical expenses incurred by the Insured for dental care, such as washing teeth, dentures, dental implants, false filling, porcelain teeth, etc., as well as expenses incurred in oral restoration, orthodontics, oral health care and beauty; the reasonable medical expenses of the Insurer's dental fillings, tooth nerve treatment, tooth pulling, tooth impaction treatment and periodontal diseases (such as, periodontitis, gingivitis,

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periapical inflammation, except for teeth cleaning) due to dental caries, dental pulp disease and cracked teeth are within the insurance liability of the Insurer;

12. Expenses of orthopedics, correct procedure, plastic surgery or rehabilitation therapy received by the Insured;
13. Items such as physical examination and disease screening for the Insured; various medical treatment items for prevention, health care, recuperation, rest and special care: such as various vaccines vaccination, foot reflexology massage therapy, fitness massage and other items;
14. Taking, application or injection of medicine without the permission of doctor on the part of the Insured;
15. Medical expenses incurred outside the Mainland China or in private hospitals within the Mainland China, and expenses incurred in drug stores and companies of medical apparatus and instruments;
16. Charge of telephone, transportation, etc. on the part of the Insured;
17. Sports and athletic activities of high risk only professionals participate.(The Insured engages in high risk activities such as diving, parachuting, paragliding, roller skating, skiing, skating, bungee jumping, rock climbing, wrestling, judo, taekwondo, martial art, karate, fencing, etc.
18. Experimental treatment and costs incurred for medical experiment purpose.
19. The insurant should turn to medical treatment in strict accordance with the hospital admissions standards. If not, the insurer does not reimburse the cost of hospitalization.
20. Medical treatment fees incurred without consulting in advance by dialing 400 telephone numbers or not approved.

#### **Insurance premium**

**Insurance liabilities and insurance premium of the basic program III for foreign teachers and foreign experts**

Insurance Liabilities	Insurance Amount (Yuan) RMB	Age 18-45		Age 46-69	
		Insurance Premium (Yuan per half a year per person)	Insurance Premium (Yuan per year per person)	Insurance Premium (Yuan per half a year per person)	Insurance Premium (Yuan per year per person)
Liability for Death + Accidental Disability	100000				
Medical Treatment for Accidental Injury	20000				
Medical Treatment for Outpatient and Emergency <b>(With daily limit up to RMB 600 yuan, the medical expenses exceeding the deductible RMB 900 yuan will be reimbursed at a percentage of 85%)</b>	20000	900	1500	1200	1900
Hospitalization Medical Treatment	400000				

**Note:** Matters not mentioned herein shall be executed according to “Ping An Additional Disability Guarantee Group Accident Insurance (2013) (Clause D)”, “Ping An One-year Group Term Life Insurance”, “Ping An Additional Accidental Injury Group Medical Insurance”, “Ping An Inpatient, Outpatient and Emergency Comprehensive Group Medical Insurance” and “Ping An Inpatient Group Medical Insurance”.

If any dispute arises concerning the contents mentioned above, the Chinese interpretation shall prevail.

**Do be sure to firstly call 4008105119 to make a diagnosis inquiry before you go to see a doctor.**

**Dear customers:**

**If you want to learn about the services of settlement of claim of comprehensive insurance for people coming to China of Ping An Endowment Insurance Co., Ltd., please read this guide carefully.**

**(1) Procedures for insurance claims:**

Standard procedures of insurance claims after occurrence of insurance accident:

1. Please call directly 4008105119 for medical consultation due to disease or accident. The rescue doctor will provide consultation, diagnose, and medical guidance and instructions on insurance claim.

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After consulting the doctor and getting outpatient treatment, if the doctor confirms that further hospitalization is required, the insured can apply for advanced payment of medical expense for hospitalization to the rescue company. After communication and confirmation between the rescue company and hospital, it will be decided whether the advanced payment procedures shall be started. **If the insured is directly hospitalized without being inquired, recorded by the doctor of the rescue company as well as not being treated by the outpatient (including those whose conditions do not meet the requirements of hospitalization but require the outpatient doctor to agree with hospitalization), the rescue company will not be responsible for advanced payment of medical expense for hospitalization. If advanced payment for medical expenses is made without the above procedures, the insured will not be able to get compensation.**

2. Major accident can be reported through the following contact information

Telephone number for claim consultation and reporting: 4008105119.

You cannot get compensated without reporting through the 400 call or following the standard procedures.

**(2) Document to be presented for settlement of claims:**

1). Death or accidental disability

A. Copies of passport and visa page of the Insured

B. Disability certificate when the Insured is disabled (an evaluation report shall be issued by the assigned evaluation body)

C. Death certificate of the Insured

D. Copies of certificates of relationship between the Insured and all the beneficiaries, and copies of identification proofs of the beneficiaries

E. Certificate of accident in case of an accident (in case of traffic accident, the traffic unit should issue a liability confirmation of traffic accident; in case of falling from the height and drowning, the public security organs or relevant departments shall issue the materials determining whether it is accidental or suicidal; in case of alcohol-induced accident, a quantitative report on the alcohol concentration shall be issued.)

**2) Medical treatment for accidental injuries**

A. Copies of passport and visa page of the Insured

B. Process and certificate of accident (in case of traffic accident, the traffic unit should issue a liability confirmation of traffic accident, which is needed.)

C. Original of receipt

D. Medical record, detailed expenditure sheet and copies of examination report and laboratory test report of each respective treatment (date of examination and date of invoice shall be corresponding with each other).

**3) Medical treatment for outpatient and emergency**

A. Copies of passport and visa page of the Insured

B. Original of receipt

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C. Medical record, detailed expenditure sheet and copies of examination report and laboratory test report of each respective treatment (date of examination and date of invoice shall be corresponding with each other).

**If the fees reaches the deductible of RMB900 Yuan, then the original invoice, medical record, detailed expenditure sheet and copy of examination report and laboratory test report of treatment that costs below 900 Yuan are also required to be presented..**

**4). Hospitalization**

A. Copies of passport and visa page of the Insured

B. Certificate of accident in case of an accident (in case of traffic accident, the traffic unit should issue a liability confirmation of traffic accident)

C. Original of receipt and detailed expenditure sheet for hospitalization

D. Copy of hospital discharge summary or medical record of hospitalization

**Special instructions to item 2) to item 4) above:**

(1) The Insured's bank account opened in the mainland China and accurate information of this account, including account No. , name, opening bank information, which can be obtained from copy of deposit book and bank costumer table, i must be attached to the claim settling documents for each request for compensation; (For details, please call 4008105119)

(2) Where the insured treated in two or more hospitals (including two hospitals) respectively for one insured incident, relevant documents such as diagnosis certificate and medical record from relevant hospitals of each treatment shall be presented.

(3) Hospitals for treatment shall be limited to the public hospitals within the territory of Mainland China, and requested items and expenses that can be reimbursed should in accordance with the scope of local regulations of social basic medical insurance.

**5). Application for nursing fee**

Original Invoices of nursing fee issued by hospital or by nursing service company

**Materials for claims of settlement sent to:** 北京市西城区金融街 23 号平安大厦 9 层 (邮编 100033)

**Addressee:** 来华项目组

**Please Dial:** 4008105119

**This program is an insurance product mix.**

Chinese explanation prevails in case of contradiction arising out of the aforementioned contents.