

## 保障利益表(人民币)

### Benefit Table ( RMB)

以下保障内容的详细解释，请查询条款。

For the more details of the below coverage, please refer to the Policy wording.

“睿智” 环球 团体医疗保障计划 International Exclusive Plan	Plan B
承保区域 Area of cover	全球除美国 Worldwide excluding USA
昂贵医疗机构 Access to High Cost Providers	非保障范围 Excluded
承保区域外的保障 Outside area of cover	承担不高于 500,000 元的紧急治疗费用 Emergency treatment only up to 500,000 RMB
[1] 年度限额 Overall Annual Limit	
[1.1] 年度总赔偿限额 Overall yearly maximum up to	5,000,000 RMB
[1.2] 年度免赔额 Annual Deductible / Excess	无 No Deductible
[2] 住院及日间治疗 Inpatient and Daycare Treatment	
[2.0] 住院治疗及日间手术免赔额 Inpatient Excess / Deductible	无 No Deductible
[2.1] 每日住院病房费用 Room and Board Type	标准私人病房 Standard Single Room
[2.2] 住院费用 Hospital Charges	涵盖 Included
[2.3] 器官移植 Organ Transplant	涵盖 Included
[2.4] 整型外科手术 Reconstructive Surgery	涵盖 Included
[2.5] 手术植入物 Surgical Implants	涵盖 Included
[2.6] 每日陪宿费用 Companion Accommodation (per night)	900 元/天 900 RMB per night
[2.7] 无理赔每日现金补贴 Cash Benefit (per night)	2,700 元/天 2,700 RMB per night
[2.8] 每日公立医院津贴 Government Hospital Allowance	900 元/天 900 RMB per night
[3] 入院前后治疗费用 Pre and Post Hospitalization Treatment	
[3.1] 入院前或日间手术前 30 天的治疗费用 Pre-hospitalisation treatment (within 30 days before admission) up to	涵盖 Included
[3.2] 离院后或日间手术后 90 天的治疗费用 Post hospitalisation treatment (within 90 days after discharge) up to	涵盖 Included

[4] 门诊保障 Outpatient Treatment	
<p>[4.0][a] 门诊免赔额 Outpatient Excess / Deductible</p> <p>此门诊免赔额适用于保障4.5, 4.6, 4.7, 4.8, 5.1, 5.2, 以及 9, 10, 11 下所有的门诊治疗</p> <p>This annual excess / deductible applies to benefits 4.5, 4.6, 4.7, 4.8, 5.1, 5.2 and benefits under Category 9, 10 and 11 where treatment is received as an Out-patient.</p>	无 No Deductible
<p>[4.0][b] 门诊年度就诊次数限制 Outpatient Visit Limit Per Year</p> <p>此门诊年度就诊次数限制适用于保障4.5, 4.6, 4.7, 4.8, 5.1, 5.2, 以及 9, 10, 11</p> <p>下所有的门诊治疗</p> <p>This applies to benefits 4.5, 4.6, 4.7, 4.8, 5.1, 5.2 and benefits under Category 9, 10 and 11 where treatment is received as an Out-patient.</p>	不设限制 Unlimited
<p>[4.0][c] 门诊自付比率 Outpatient Coinsurance</p> <p>此门诊自付比率适用于所有的门诊治疗</p> <p>This applies to all the treatments received as an Out-patient.</p>	无 No Coinsurance
<p>[4.1] 意外事故急诊治疗 Emergency Outpatient Treatment from an Accident</p>	涵盖 Included
[4.2] 放疗和化疗 Radiotherapy and Chemotherapy	涵盖 Included
[4.3] 肾透析 Kidney Dialysis	涵盖 Included
[4.4] 门诊外科手术 Outpatient Surgical Procedure	涵盖 Included
[4.5] 门诊治疗 up to Primary and Specialist Care	涵盖 Included
<p>[4.6] 常用医学影像检查</p> <p>Computerized tomography, magnetic resonance imaging, positron emission tomography and gait scans</p>	涵盖 Included
<p>[4.7] 激素替代治疗 Hormone Replacement Therapy</p> <p>缓解更年期症状的激素替代治疗年度限额为：1,200 RMB</p> <p>HRT for relieve of menopausal symptoms is subject to 1,200 RMB</p>	非保障范围 No benefit
<p>[4.8] 物理治疗、职业治疗和言语障碍治疗</p> <p>Physio, Occupational and Speech Therapy</p> <p>在被保险人已接受符合保障范围的门诊手术后承担</p> <p>Payable only following surgery for an eligible medical condition</p>	非保障范围 No benefit

[5] <b>替代疗法和健康护理保障</b> Alternative and Wellbeing Medicine	Plan B
[5.1] 替代疗法和传统中医治疗 Alternative Consultation and Treatment	6,000 RMB
[5.2] 常规体检、健康检查和疫苗接种 Health Screen and Vaccination	非保障范围 No benefit
[6] <b>牙科保障</b> Dental Treatment	
[6.1] 自然牙的意外损伤治疗 Accidental Damage to Natural Teeth	涵盖 Included
[6.2] 口腔和颌面外科手术 Oral and Maxillofacial Surgery	非保障范围 No benefit
[6.3] 常规牙科治疗/护理 Routine Dental / Preventive dental care	非保障范围 No benefit
[6.4] 牙齿修复 Restorative Dental	非保障范围 No Benefit
[7] <b>视力护理</b> Optical	
[7.1] 常规视力护理 Routine Optical Care	非保障范围 No Benefit
[8] <b>全球紧急医疗救援保障</b> Emergency Evacuation and Repatriation	
[8.1] 紧急医疗转送和遣返 International Emergency Medical Assistance (IEMA)	涵盖 Included
[9] <b>生育保障</b> Maternity	
[9.1] 不孕不育治疗 Investigation Into Infertility (Lifetime Limit)	非保障范围 No Benefit
[9.2] 产前产后并发症 Pre and Post Natal Complications	非保障范围 No Benefit
[9.3] 妊娠与分娩 Pregnancy and Delivery	非保障范围 No Benefit
[9.4] 新生儿住院 New born accommodation	非保障范围 No Benefit
[10] <b>新生儿保障</b> New Born Cover	
[10.1] 新生儿急性病 Acute medical condition (non-congenital)	非保障范围 No Benefit
[10.2] 新生儿先天性疾病 Treatment of Congenital Conditions	非保障范围 No Benefit
[11] <b>其它保障</b> Other Benefits	
[11.1] 家庭看护 Home Nursing	涵盖 Included
[11.2] 救护车费用 Ambulance Transport	涵盖 Included
[11.3] 既往症保障 Pre-Existing Conditions	团体医学核保 Group Declaration Form

	同时请参照特约内相关内容 Refer to Endorsements for individual underwriting terms
[11.4] 先天性疾病 Congenital Conditions	非保障范围 No benefit
[11.5] 精神疾病治疗 Psychiatric Treatment	非保障范围 No benefit
[11.6] 人体免疫缺陷病毒/艾滋病的治疗 HIV / AIDS Treatment	非保障范围 No Benefit
[11.7] 人造假肢 (每3年限额) Artificial Limbs (every 3 years)	非保障范围 No benefit
[11.8] 医疗辅助和耐用医疗设备 Medical Aids, Durable Medical Equipments	3,000 RMB
[11.9] 临终关怀 Hospice and Palliative Care	非保障范围 No benefit

注释NB:

1. 所有费用必须合理且必需。 All expenses must be reasonable, necessary and customary.
2. 直接付费和住院医疗费用担保服务需签妥同意书方可生效,且对于计算错误或不被理赔的金额,您有义务配合进行相关理赔金额的调整。 Cashless Payment and inpatient guarantee letter can be provided subject to indemnification.
3. 全额赔付及各项保险金均受限于各险种的年度总赔偿限额。 Full coverage and all benefits payable shall be always subject to Annual Limit.
4. \*\* 需由主治医生推荐或配方 recommended or referred by the attending physician
5. ##包括所有手术室费用、麻醉师费用、手术费用及医院杂项费用等进行肾脏、心脏、肝脏、肺或骨髓移植手术的全部合理且必需的医疗费用。 Include all expenses of operating theatre & materials, anesthetists, surgeon and hospital service relating to the transplantation of heart\kidney\liver\lung or bone marrow.
6. # 最新昂贵医疗机构名单 List of high cost providers:  
和睦家所有医院或诊所All the United Family Hospitals and clinics/国际(SOS)救援中心诊所SOS International Clinics/上海东方国际医疗中心Shanghai East International Medical Center  
上海天坛普华医院及北京天坛普华医院及门诊部St. Michael Hospital and Beijing Puhuang International hospital & clinic/百汇医疗集团旗下中国和新加坡所有的医疗机构  
(新加坡: 鹰阁医院, 伊丽莎白医院, 伊丽莎白诺维娜医院, 百汇东岸医院) All the medical centers including hospitals belonging to Parkway Shenton Group in China and Singapore\*\*Singapore -  
Gleneagles Hospital, Mount Elizabeth Hospital, Mount Elizabeth Novena Hospital, Parkway East Hospitals./盛和所有(Sino United) 医疗诊所All the Sino United Health clinics/全康所有医疗中心及齿科中心All the Global Health Care Medical & Dental Centers/北京国际医疗中心International Medical Center-Beijing  
北京明德医疗OASIS Healthcare (Beijing Oasis International Hospital)/国际外科手术中心Institute of Western surgery/明珍健康信息咨询Klinoerth Therapy Clinic/所有加美医疗中心All CanAm International Medical Center/新世纪集团旗下所有的医疗机构All the medical centers including hospitals belonging to New Century Group/沃德医疗集团旗下所有的医疗机构All WorldPath Clinic International/港安医院Adventist Hospital/香港明德医院Matilda Hospital/香港养和医院Sanatorium Hospital/香港亚洲专科医生Asia Medical Specialist & Sport Performance (Hong Kong)/香港运动医学中心Sports Medical Centre (Hong Kong)

若有变动,昂贵医疗机构名单将及时更新在本公司网站www.axatp.com。 This list will be updated timely if have changes and the latest

list is available at [www.axatp.com](http://www.axatp.com).