



中意人寿  
GENERALI CHINA



Adobe



2023

奥多比中国  
Adobe China

员工福利商业保险说明会  
Employee Benefits Insurance Communication

1 公司简介 **Company Introduction**

2 保险计划及利益说明 **Insurance Benefit**

3 理赔流程及注意事项 **About Claim**

4 自助服务功能及介绍 **Self Service**

5 增值服务介绍 **Value-added Service**

# 目录

## CONTENTS

PART 01

中意人寿简介  
Company Introduction



# 站在“巨人”的肩膀上

## On the Shoulders of Giants

### 意大利忠利保险有限公司



意大利忠利保险有限公司

Assicurazioni Generali Sp.A.

忠利集团是一家国际性保险公司，成立于1831年，拥有**190多年**的行业经验；

Founded in 1831, the Generali Group offers clients services with over **190 years'** experience in the industry.

保险及金融遍布全球**60**多个国家和地区；  
Insurance and finance business spreads over **60** countries and regions across the world.

2023年世界500强企业营业收入排名第**137**位；  
**Ranks 137th** in the rankings of 2023 Fortune Global 500 Companies by revenue.



中国石油集团资本股份有限公司  
CNPC CAPITAL COMPANY LIMITED

2023年世界500强企业营业收入排名中列**第5**位；

**Ranks 5th** in the rankings of 2023 Fortune Global 500 Companies by revenue.

中国石油集团资本有限责任公司是中石油金融业务管理的专业化公司，是中国石油金融业务整合、金融股权投资、金融资产管理和监督、金融业务风险管控的平台，以控（参）股方式投资于中意人寿保险有限公司等十家金融企业。

China Petroleum Group Capital Limited Liability Company is the specialized financial management company of CNPC, and serves as CNPC's platform includes financial business integration, equity investment, financial supervision, financial asset management and financial business risk control. It has invested Generali China Life Insurance Company and other ten financial enterprises by (majority) shareholding.

### 中国石油集团资本有限责任公司

# 精英之选 — 企业客户

## Choice of Elites — Corporate Client

 中国石油	 HUAWEI	 Alibaba Group	 Tencent 腾讯	 UNIVERSAL BEIJING RESORT	 lenovo 联想	 Microsoft	 Google	
 ORACLE	 LinkedIn	 PHILIPS				 novo nordisk		
 HSBC	 弘毅投资 HONY CAPITAL	 citibank	 中德证券 Zhong De Securities					
J.P.Morgan	 Deutsche Bank	 法兴银行 SOCIETE GENERALE						
 BNP PARIBAS								
 BT								
								
								
								

# 信息安全认证

## Information Security Certification

报告编号: 11940828037-00002-20-110022-01

### 网络安全等级保护 团险系统等级测评报告

委托单位: 中意人寿保险有限公司  
测评单位: 北京市电子产品质量检测中心  
报告时间: 2020 年 12 月



## CERTIFICATE

### 信息安全管理体系认证证书

证书编号: 00219IS0033R0M

兹证明

中意人寿保险有限公司信息科技部

统一社会信用代码: 91110000761551955  
住所: 北京市朝阳区光华路5号院1号楼12层1501和13层1601  
认证地址: 北京市东城区广内大街80号通正国际大厦12层(100020)

管理体系符合

GB/T 22080-2016/ISO/IEC 27001:2013

《信息技术 安全技术 信息安全管理体系 要求》

本证书覆盖下述范围

位于北京市东城区广内大街80号通正国际大厦12层的中意人寿保险有限公司  
信息科技部为公司内部提供保险信息系统的开发和运维服务的信息安全管理体系

信息安全适用性声明: 1.1

生效日期: 2019年03月13日

有效期至: 2022年03月12日

注册号: CQM-00-2018-1054-0001

《本证书可在国家认证认可监督管理委员会官方网站 [www.cnca.gov.cn](http://www.cnca.gov.cn) 或国家认证认可监督管理委员会网站上查询, 也可通过认证  
《确认证书》确认本证书的有效性。》

2020年12月13日



二零一九年三月十三日



中国认可  
国际互认  
管理体系  
MANAGEMENT SYSTEM  
CNAS C002-M

方圆标志认证集团

地址: 北京市丰台区南四环西路188号(100070)  
<http://www.cqm.com.cn>

— I Net —

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更高等级的  
信息安全认证体系

Higher level of information  
security certification system

### 信息系统安全等级保护 备案证明

依据《信息安全等级保护管理办法》的有关  
规定, 中意人寿保险有限公司 单位  
的:

第 3 级 团险 系统

予以备案。

证书编号: 11940828037-00002

中华人民共和国公安部监制



坚实可靠

Reliable and Competent

中意人寿保险有限公司的偿付能力充足率达到监管要求，如您想了解本公司更详细的偿付能力信息，可通过以下链接查看偿付能力季度报告摘要

GC's solvency margin ratio achieves the custody requirement of CIRC. Please refer to the following website for further details.

<http://www.generalichina.com/cfnljdbg/index.jhtml>

项目 Items	2022年3季度 Season 3, 2022	2022年4季度 Season 4, 2022	2023年1季度 Season 1, 2023	2023年2季度 Season 2, 2023
核心偿付能力充足率 Core solvency adequacy ratio	126%	127%	131%	133%
综合偿付能力充足率 Comprehensive solvency adequacy ratio	175%	177%	179%	182%
总公司最近一年风险综合评级 Risk comprehensive rating of head quarter in latest year	BBB			
北京分公司最近一年风险综合评级 Risk comprehensive rating BJ branch in latest year	BBB			

## 联系方式

### Contact Us

团险专属客服热线 **Hotline: 400-888-7555**

工作时间：周一至周五 9:00-17:30

（非工作时间可以留言，客服人员会跟进）

**Working hours: Monday to Friday 9:00-17:30**

**(non-working hours can leave messages, customer service  
personnel will follow up)**



专属客户经理 **Account Manager : Tina Sun**

电话 **Tel :** 010-59303139

邮箱 **Email:** Tina.sun@generalichina.com

地址：北京市朝阳区建国门外大街甲6号SK大厦6层

**Address: 6F,SK Tower,No.6 Jia, Jianguomenwai Avenue, Beijing**



# PART 02

## 保险计划及利益说明 Plans & Benefits



# 保险福利新变化

## Update in Insurance Benefits



### 员工增加试管婴儿责任

#### Employee Add IVF Responsibilities

承担员工因进行试管婴儿导致的门急诊及住院医疗费用,保单年度保额3万元,赔付比例90%,就诊医院为中国大陆当地基本医疗指定的医疗机构普通病区,赔付范围为合理及必须的医疗费用,不受社保范围限制

Outpatient, emergency, and hospitalization medical expenses incurred by employees due to IVF. Each policy has an annual coverage of 30000 yuan, with a compensation ratio of 90%. The compensation scope is reasonable and necessary medical expenses, and is not limited by the social security coverage. The hospital is a general ward of a medical institution designated by local basic medical institutions in Chinese Mainland

### 配偶医疗险拓展为配偶/伴侣

#### Expanding Spouse Benefits to Spouse/Partner

伴侣需为同居时间1年及以上的同性或异性伴侣

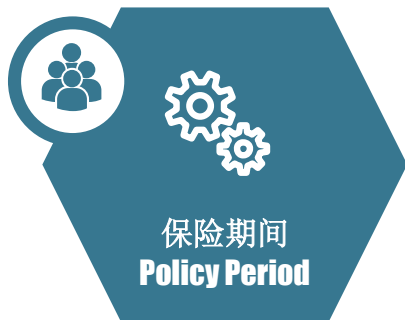
The partner must be a same-sex or opposite sex partner who has been living together for 1 year or more

# 保单概览及参保资格

## Plans & Eligibility

2023年10月1日0时至2024年9月30日24时

00:00 Oct.1<sup>st</sup>,2023– 24:00 Sep.30<sup>th</sup>,2024



65周岁以下的在职员工及配偶/伴侣

Employee, spouse/partner aged below 65

在职员工的子女（健康出院之日至18周岁且身体健康的被保险人子女，全日制学生可延长至23岁）

Employee's child (discharged from hospital healthily to 18 years of age, If being a full-time student, up to the age of 23)



员工、子女、配偶/伴侣

Employee, Child, Spouse/partner

备注：

伴侣需为同居时间1年及以上的同性或异性伴侣

The partner must be a same-sex or opposite sex partner who has been living together for 1 year or more

# 保险福利保障计划细则-员工非医疗险

## Table of Insurance Benefits-Local Employee Non-Medical Insurance

	险种简称	保障内容	保单年度保额
	Items	Coverage	Annual Limits
员工计划  Local Employee Plan	人寿保险  Life Insurance	疾病身故、全残  Death arising from illness /disability	保额36倍基本月薪（含目标奖金）+RMB30万  36*BMS(including target bonus ) +RMB300,000
	中意团体意外伤害保险B款  Generali China Group Accidental Death & Dismemberment Insurance B	意外伤残、意外身故  Accidental death, Accidental dismemberment	保额36倍基本月薪（含目标奖金）+RMB30万  36*BMS(including target bonus ) +RMB300,000
	重大疾病保险  Critical Illness Insurance	50种重大疾病  50 kinds of Critical Illness	100,000元 RMB 100,000

### 注意/Note:

2023年10月1日前曾经参保重大疾病保险的员工无等待期/ No waiting period for employees with the same liability of Group Dread Disease Insurance before October 1, 2023;  
2023年10月1日（含）后入职的员工保重大疾病保险等待期为30天/ The waiting period of Group Dread Disease Insurance for employees who enter the company after October 1, 2023 is 30 days.

# 保险福利保障计划细则-员工医疗险

## Table of Insurance Benefits-Employee Medical Insurance

险种简称 Items	门急诊（含牙科）责任 Outpatient & Emergency Outpatient (include Dental)	住院责任 Inpatient	生育责任 Maternity	*试管婴儿* *IVF*	住院津贴 Hospital Allowance
员工计划 Local Employee Plan	1. 年度保险金额：与住院共用2万元 SI : RMB 20,000 with IP 2. 赔付比例：甲乙类100%，丙类50%。 开放特需病区：若使用社保卡结算， 则甲乙类100%、丙类50%赔付；若未使用社保卡结算，则甲乙丙类均50%赔付 Reimburse ratio: 100% for class I and II, 50% for class III. VIP wards: 100% for Class I , II and 50% for class III with SMI settlement; 50% for class I, II and III without SMI settlement. 3. 赔付范围：就诊当地社保范围内费用，并开放乙、丙类药品、诊疗项目和医疗服务设施 Coverage: medical expense within SMI, and extend class II, III. 4. 次限额：挂号费/医师费次限额100元/次 Deductible : RMB 100 for registration fee per visit	1. 年度保险金额：与门诊共用2万元 Annual limit : RMB 20,000 with OP 2. 赔付比例：甲乙类100%，丙类50%。 开放特需病区：若使用社保卡结算， 则甲乙类100%、丙类50%赔付；若未使用社保卡结算，则甲乙丙类均50%赔付 Reimburse ratio: 100% for class I and II, 50% for class III. VIP wards: 100% for Class I , II and 50% for class III with SMI settlement; 50% for class I, II and III without SMI settlement. 3. 赔付范围：就诊当地社保范围内费用，并开放乙、丙类药品、诊疗项目和医疗服务设施 Coverage: medical expense within SMI, and extend class II, III. 4. 床位费日限额：200元 Daily limit for bed fee: RMB 200	1. 年度保险金额： 8,000元 Annual limit : RMB 8,000 2. 赔付比例：100% Reimburse ratio : 100% 3. 赔付范围：仅赔付就诊当地社保范围内费用 Coverage : medical expense within SMI 4. 床位费：同社保 Bed limit : subject to SMI	1. 承担员工因进行试管婴儿导致的门急诊及住院医疗费用。Outpatient, emergency, and hospitalization medical expenses incurred by employees due to IVF. 2. 每个保单年度保额3万元，赔付比例90%，赔付范围为合理及必须的医疗费用，不受社保范围限制。Each policy has an annual coverage of 30000 yuan, with a compensation ratio of 90%. The compensation scope is reasonable and necessary medical expenses, and is not limited by the social security coverage. 3. 就诊医院为中国大陆当地基本医疗指定的医疗机构普通病区。 The hospital is a general ward of a medical institution designated by local basic medical institutions in Chinese Mainland.	100元/天 ( ICU 200元/天 ) , RMB 100 / day ( ICU RMB 200 / day)

## 保险福利保障计划细则-员工子女综合医疗险

### Table of Insurance Benefits-Employee's children comprehensive medical insurance

险种简称 Items	门急诊（含牙科）责任 Outpatient & Emergency Outpatient (include Dental)	住院责任 Inpatient	保单年度保额 Annual Limit
员工子女综合医疗险  Comprehensive  Medical Insurance	1. 年度保险金额：与住院共用2万元 Annual limit : RMB 20,000 with IP 2. 赔付比例：100% Reimburse ratio: 100% 3. 赔付范围：就诊当地社保范围内费用，并开放乙类药品 Coverage: medical expense within SMI, and extend class II medicine 4. 年/次免赔额：无 No deductible	1. 年度保险金额：与门诊共用2万元 Annual limit : RMB 20,000 with OP 2. 赔付比例：100% Reimburse ratio : 100% 3. 赔付范围：就诊当地社保范围内费用，并开放乙类药品 Coverage: medical expense within SMI, and extend class II medicine 4. 床位费日限额：同社保 Daily limit for bed fee: subject to SMI	门诊+住院年度共享20,000元 Inpatient + Outpatient: RMB 20,000

注意：已参保员工的新出生子女应在出生起保全申请回溯期60天内申请加保，通过My Adobe Benefit添加子女。

Notice: The newly born child of the insured employee should enroll within 60 days from the birth date who can be added via My Adobe Benefit.

## 保险福利保障计划细则-员工配偶/伴侣综合医疗险

### Table of Insurance Benefits-Employee's Spouse/ Partner Medical Insurance

险种简称 Items	门急诊（含牙科）责任 Outpatient & Emergency Outpatient (include Dental)	住院责任 Inpatient	保单年度保额 Annual Limit
员工配偶/Partner综合医疗险 Spouse/Partner Comprehensive Medical Insurance	<p>1. 年度保险金额：与住院共用2万元 Annual limit : RMB 20,000 with IP</p> <p>2. 赔付比例：90% Reimburse ratio: 90%</p> <p>3. 赔付范围：就诊当地社保范围内费用，并开放乙类药品 Coverage: medical expense within SMI, and extend class II medicine</p> <p>4. 年免赔额：300元 Annual deductible : RMB 300</p>	<p>1. 年度保险金额：与门诊共用2万元 Annual limit : RMB 20,000 with OP</p> <p>2. 赔付比例：100% Reimburse ratio : 100%</p> <p>3. 赔付范围：就诊当地社保范围内费用，并开放乙类药品 Coverage: medical expense within SMI, and extend class II medicine</p> <p>4. 床位费日限额：同社保 Daily limit for bed fee: subject to SMI</p>	<p>门诊+住院年度共享20,000元 Inpatient + Outpatient: RMB 20,000</p>

注意：已参保员工可通过My Adobe Benefit添加配偶/伴侣；

Notice: Insured employees can add spouses/partners via My Adobe Benefit.

## 保险责任说明-非医疗险 Insured Liability- Non-Medical Insurance

人寿保险  
Life Insurance

### 疾病身故保险金

若被保险人于其个人保险期间内因疾病或其他非意外的原因导致身故，本公司将向身故保险金受益人给付该被保险人的疾病身故保险金，同时，本合同对该被保险人的保险责任终止。

### 全残保险金

若被保险人于其个人保险期间内发生本合同所约定的全残，本公司将向该被保险人给付其全残保险金，同时，本合同对该被保险人的保险责任终止。

**注：该保险责任为全球二十四小时的保险责任。**

### Compensation due to a Death Arising from Illness or other Non-Personal Accident

In the event the insured suffers from an accidental injury and dies directly and solely caused by such accident, the Company shall pay the death benefit according to the contractual, meanwhile this contract. will terminated.

### Total disability benefit

In the event that total disability as defined herein occurs to the insured within the duration of individual insurance period, the Company shall pay total disability benefits to the insured and its liability for the insured hereunder shall terminate simultaneously upon payment.

**Remarks: This insurance is 24 hours globally covered**



## 保险责任说明-非医疗险

### Insured Liability- Non-Medical Insurance

人寿保险  
Life Insurance

#### 除外责任:

1. 投保人对被保险人的故意杀害、故意伤害;
2. 被保险人故意犯罪或者抗拒依法采取的刑事强制措施;
3. 被保险人自杀(在本公司连续参保满两年除外), 但自杀时为无民事行为能力人的除;
4. 被保险人主动吸食或注射毒品;
5. 被保险人酒后驾驶、无合法有效驾驶证驾驶, 或驾驶无有效行驶证的机动车;
6. 核爆炸、核辐射、核污染、战争、军事冲突、暴乱或武装叛乱。

#### Exclusion of Insured Liability:

1. Intentional killing or intentional injury of the insured by the insured;
2. The insured intentionally commits a crime or resists criminal compulsory measures taken in accordance with law;
3. Suicide of the insured person (except for two consecutive years of insurance in the Company), except for the person without civil capacity at the time of suicide;
4. The insured voluntarily consumes or injects drugs;
5. The insured is driving drunk, driving without a legal and valid driver's license, or driving a motor vehicle without a valid driving license;
6. Nuclear explosions, nuclear radiation, nuclear pollution, war, military conflicts, riots or armed insurgency.

## 保险责任说明-非医疗险 Insured Liability- Non-Medical Insurance

### 意外伤害保险 Accidental Death & Dismemberment

#### 意外身故保险金(I)

若被保险人于其个人保险期间内遭遇意外伤害事故，且自该事故发生之日起180天内，以此事故为直接且单独原因而死亡，本公司将向意外身故保险金受益人给付该被保险人的意外身故保险金。如果本公司依据本合同对该被保险人赔付过下列意外伤残保险金，则给付意外身故保险金时须扣除实际已赔付金额。

#### Accidental death benefit(I)

In the event that an insured suffers an accidental injury within the duration of individual insurance period, which injury becomes the immediate and sole cause of the insured's death happening within one hundred and eighty days from the occurrence of the accident, the Company shall pay the accidental death benefit to the beneficiary named in the policy. In the event that the Company has paid an accidental disability benefit mentioned below to the insured pursuant to the contract, the amount of accidental disability benefit paid shall be deducted at the time of paying accidental death benefit.

意外伤害指遭受外来的、突发的、非本意的、非疾病的客观事件直接致使身体受到的伤害。猝死不属于意外伤害。

Accidental injury: a physical injury which is the direct result of an external, accidental, unintended and non-disease related event. A sudden death does not qualify as an accidental injury.

# 保险责任说明-非医疗险

## Insured Liability- Non-Medical Insurance

### 意外伤害保险 Accidental Death & Dismemberment

#### 意外伤残保险金(II)

如果被保险人于其个人保险期间内遭遇意外伤害事故，且自该事故发生之日起180天内，以此事故为直接且单独原因达到《人身保险伤残评定标准及代码》（见释义八）所列的伤残类别，在依照该标准规定的评定原则对该伤残类别进行评定后，本公司将向被保险人给付意外伤残保险金，其给付金额为评定结果所对应的保险金给付比例乘以该被保险人的基本保险金额。如在意外伤害事故发生180天治疗仍未结束的，按该意外伤害发生之日起第180日的身体情况进行伤残评定，并据此给付意外伤残保险金。

#### Accidental disability benefit(II)

In the event that the Insured suffers an accidental injury during the Individual Insurance Period, and, within one hundred and eighty days from the occurrence of the accident, the Insured becomes affected by a type of disability defined by China Insurance Disability Standard and Code (see Definition VIII) as a result of such accident which is the direct and sole cause of the disability, the Company shall pay the accidental disability benefit to the Insured after conducting an assessment of the disability in accordance with the assessment criteria set out in the abovementioned standard, the amount of payment shall be determined based on the basic insured amount for the insured, multiplied by the payment ratio that corresponds to the disability rating. In case that the treatment has not yet ended on the one hundred and eightieth day after the occurrence of the accident, a disability assessment shall be conducted regarding the physical condition of the Insured on the one hundred and eightieth day, and thereupon the accidental disability benefit shall be paid accordingly.

当同一保险事故造成两处或两处以上伤残时，应首先对各处伤残程度分别进行评定，如果几处伤残等级不同，以最重的伤残等级作为最终的评定结论；如果两处或两处以上伤残等级相同，伤残等级在原评定基础上最多晋升一级，最高晋升至第一级。同一部位和性质的伤残，不应采用《人身保险伤残评定标准及代码》两条以上或者同一条文两次以上进行评定。

Where the same insured event has resulted in two or more disabilities of the insured, the degree of each disability shall be assessed separately in the first place, and if the insured's disabilities are of different degrees, the most severe degree shall be regarded as the final result of assessment; if two or more of the insured's disabilities are of the same degree, then the rating of degree may be upgraded by one level based on the original rating, and the maximum degree of disability will be the first degree. A disability of the same body region and of the same nature should not be assessed by citing two or more different clauses in the China Insurance Disability Standard and Code or by citing the same clause twice or more.

如果不同意外伤害事故发生在同一部位且伤残项目所对应的给付比例不同，则以较严重项目的伤残保险金给付为准，但前次已给付的伤残保险金（投保前已患或因责任免除事项达到《人身保险伤残评定标准及代码》中所列的伤残同样视为已给付伤残保险金）应予以扣除。

If different events of accidental injury occur to the same body region of the insured and different payment ratios apply to the different types of disability suffered by the insured, the disability benefit payable to the insured shall be determined based on the type of disability which is more severe, provided that, the disability benefit paid previously shall be deducted from the payment (disability benefit is deemed to have been paid previously in case the insured has become affected by a disability defined in China Insurance Disability Standard and Code hereto before taking out the policy or is affected by such disability due to an event covered by the exception clauses).

人身保险伤残程度等级相对应的保险金给付比例分为十档，伤残程度第一级对应的保险金给付比例为100%，伤残程度第十级对应的保险金给付比例为10%，每级相差10%。

The Reimbursement ratios corresponding with the different degrees of disability are classified into ten levels. The Reimbursement ratio applicable to first degree disability is 100%, and that applicable to tenth degree disability is 10%, and the Reimbursement ratio will increase by 10% when the degree of disability rises by one level.

意外伤残保险金以基本保险金额为限，累计给付的意外伤残保险金的总额达到基本保险金额时，本合同终止。

The accidental disability benefit is subject to the basic insured amount, and the contract shall cease to be effective when the aggregate amount of accidental disability benefit paid reaches the insured amount.

# 保险责任说明-非医疗险

## Insured Liability- Non-Medical Insurance

意外伤害保险  
Accidental Death &  
Dismemberment

### 除外责任:

1. 投保人对被保险人的故意杀害、故意伤害;
2. 被保险人故意犯罪或者抗拒依法采取的刑事强制措施;
3. 被保险人自杀、故意自伤,但自杀时为无民事行为能力人的除外;
4. 被保险人服用、吸食或注射毒品;
5. 被保险人酒后驾驶、无合法有效驾驶证驾驶或驾驶无有效行驶证的机动车;
6. 战争、军事冲突、暴乱或武装叛乱;
7. 核爆炸、核辐射或核污染;
8. 被保险人以职业运动员身份参加的运动;或参与可获得报酬的运动;或者参加以下项目的竞赛、表演或专业训练:赛马、马术、马球、机动车、自行车、赛艇、滑板、冲浪、滑水、跳水、潜水、跳高滑雪、雪橇、滑冰、冰球、拳击、武术、摔跤;或参加攀岩、攀登海拔3500米以上山峰、滑翔翼、气球驾驶、跳伞、空中飞行(不包括以乘客身份乘坐作为公共交通工具的民航班机)、蹦极跳;或参加洞穴、极地、沙漠、火山、冰川等探险和考察;

### Exclusion of Insured Liability:

1. Intentional killing or intentional injury of the insured by the insured;
2. The insured intentionally commits a crime or resists criminal compulsory measures taken in accordance with law;
3. The insured commits suicide or intentionally injures himself, except for a person who was incapacitated at the time of suicide;
4. The insured person takes, consumes or injects drugs;
5. The insured person is driving drunk, driving without a legally valid driver's license, or driving a motor vehicle without a valid driving license;
6. War, military conflict, riot or armed rebellion;
7. Unclear explosions, radiation or contamination;
8. Sports in which the insured participates as a professional athlete; or participate in remunerated sports; or participate in competitions, performances or professional training in: horse racing, equestrianism, polo, motor vehicles, bicycles, rowing, skateboarding, surfing, water skiing, diving, diving, ski jumping, sledding, skating, ice hockey, boxing, martial arts, wrestling; or participate in rock climbing, climbing peaks above 3500 meters, gliding, balloon driving, skydiving, aerial flight (excluding civil flights as a public transport as a passenger), bungee jumping; Or participate in expeditions and expeditions to caves, polar regions, deserts, volcanoes, glaciers, etc.;

# 保险责任说明-非医疗险

## Insured Liability- Non-Medical Insurance

### 重大疾病 Dread Disease

#### 重大疾病保险金

若被保险人在等待期内确诊患有任何一项符合本合同约定保障范围及定义的重度疾病（无论一种或多种），本公司将按照该被保险人对应的已交纳保险费给付重度疾病保险金，同时本合同对该被保险的人的保险责任终止。若被保险人在等待期后经专科医生首次确诊患有任何一项符合本合同约定保障范围及定义的重度疾病（无论一种或多种），本公司将按该被保险人的基本保险金额给付重度疾病保险金同时本合同对该被保险人的保险责任随即终止。

#### 等待期

2023年10月1日已经在保的员工无等待期；2023年10月1日（含）后入职的员工等待期为30天。

**注：该保险责任为全球二十四小时的保险责任。**

#### Critical Illness Insurance

Where the insured is definitely diagnosed with any of the dread disease (one or multiple dread disease) covered and defined in Article 8 of this Contract, the Company will pay out the insurance benefit of dread diseases according to the insurance premium that been paid by the Insured, and the insurance liability under this Contract to the Insured shall be terminated.

Where the Insured is definitely diagnosed for the first time by a specialist physician with any of the dread diseases (one or multiple dread diseases) covered and defined in Article 8 of this Contract after the waiting period, the Company shall pay out the insurance benefit of dread diseases according to the basic insurance amount of the Insured, and the insurance liability under this Contract to the Insured shall be terminated.

#### Waiting Period

No waiting period for employees with the same liability of Group Dread Disease Insurance before Oct 1 2023;

The waiting period of Group Dread Disease Insurance for employees who enter the company after Oct 1, 2023 is 30 day.

**Remarks: This insurance is 24 hours globally covered.**

## 保险责任说明-非医疗险

### Insured Liability- Non-Medical Insurance

#### 重大疾病 Critical Illness

若被保险人现在或过去已罹患以下50种重度疾病中任何健康问题，保险人不承担其《中意安康团体重大疾病保险》重度疾病及轻度疾病保险责任，其它险种保险责任需提供相关就诊病历及检查报告等资料，经保险人审核另行决定是否承保及（或）承保条件：

50种重度疾病：恶性肿瘤 - 重度、较重急性心肌梗死、严重脑中风后遗症、重大器官移植术或造血干细胞移植术、冠状动脉搭桥术（或称冠状动脉旁路移植术）、严重慢性肾衰竭、多个肢体缺失、急性重症肝炎或亚急性重症肝炎、严重非恶性颅内肿瘤、严重慢性肝衰竭、严重脑炎后遗症或严重脑膜炎后遗症、深度昏迷、双耳失聪、双目失明、瘫痪、心脏瓣膜手术、严重阿尔茨海默病、严重脑损伤、严重原发性帕金森病、严重III度烧伤、严重特发性肺动脉高压、严重运动神经元病、语言能力丧失、重型再生障碍性贫血、主动脉手术、严重慢性呼吸衰竭、严重克罗恩病、严重溃疡性结肠炎、严重心肌病、严重多发性硬化症、重症肌无力、严重类风湿性关节炎、经输血导致的人类免疫缺陷病毒（HIV）感染、多处臂丛神经根性撕脱、严重弥漫性系统性硬皮病、严重慢性复发性胰腺炎、植物人状态、嗜铬细胞瘤、肺源性心脏病、严重自身免疫性肝炎、原发性骨髓纤维化（PMF）、严重感染性心内膜炎、心脏粘液瘤、开颅手术、系统性红斑狼疮性肾炎尿毒症、1型糖尿病严重并发症、失去一肢及一眼、严重川崎病、严重肠道疾病并发症、脊柱裂。

If the insured is suffering from or has suffered from any of the following 50 kinds of dread diseases, the insurer will shall not take the responsibilities insurance liability for serious diseases and mild diseases in the Zhongyi Ankang group major diseases insurance. For other insurance liabilities, relevant medical records and examination reports shall be provided, and the insurer shall decide whether to underwrite and (or) the conditions of insurance after examination.

50 kinds of dread diseases: malignant tumor - severe and severe acute myocardial infarction, sequelae of severe stroke, major organ transplantation or hematopoietic stem cell transplantation, coronary artery bypass grafting Coronary artery bypass grafting (CABG), severe chronic renal failure, multiple limb loss, acute severe hepatitis or subacute severe hepatitis, severe non-malignant intracranial tumor, severe chronic liver failure, severe encephalitis sequela or severe meningitis sequela, deep coma, binaural deafness, blindness, paralysis, heart valve surgery, severe Alzheimer's disease, severe heart disease Brain injury, severe primary Parkinson's disease, severe third degree burn, severe idiopathic pulmonary hypertension, severe motor neuron disease, language loss, severe aplastic anemia, aortic surgery, severe chronic respiratory failure, severe Crohn's disease, severe ulcerative colitis, severe cardiomyopathy, severe multiple sclerosis, myasthenia gravis, severe rheumatoid arthritis Arthritis, human immunodeficiency virus (HIV) infection caused by blood transfusion, multiple brachial plexus root avulsion, severe diffuse systemic sclerosis, severe chronic recurrent pancreatitis, vegetative state, pheochromocytoma, pulmonary heart disease, severe autoimmune hepatitis, primary myelofibrosis (PMF), severe infective endocarditis, cardiac myxoma, open heart disease Craniotomy, systemic lupus erythematosus nephritis uremia, severe complications of type 1 diabetes, loss of one limb and one eye, severe Kawasaki disease, severe complications of intestinal diseases, spina bifida.

# 保险责任说明 -50种重大疾病列表

## Insured Liability-50 Kinds Critical Illness List

1	恶性肿瘤——重度 Malignant tumor-severe	26	严重慢性呼吸衰竭 Severe chronic respiratory failure
2	较严重急性心肌梗死 More severe acute myocardial infarction	27	严重克罗恩病 Severe Crohn's disease
3	严重脑中风后遗症 Severe post-stroke sequelae	28	严重溃疡性结肠炎 Severe ulcerative colitis
4	重大器官移植术或造血干细胞移植术 Major organ transplantation or hematopoietic stem cell transplantation	29	严重心肌病 Severe cardiomyopathy
5	冠状动脉搭桥术（或称冠状动脉旁路移植术）Coronary artery bypass grafting (or CABG)	30	严重多发性硬化症 Severe cardiomyopathy
6	严重慢性肾衰竭 Severe chronic renal failure	31	重症肌无力 Myasthenia gravis
7	多个肢体缺失 Deficiency in multiple limbs	32	严重类风湿性关节炎 Severe rheumatoid arthritis
8	急性重症肝炎或亚急性重症肝炎 Acute or subacute severe hepatitis	33	经输血导致的人类免疫缺陷病毒（HIV）感染 Human immunodeficiency virus (HIV) infection caused by blood transfusion
9	严重非恶性颅内肿瘤 Severe non-malignant intracranial tumors	34	多处臂丛神经根性撕脱 Root avulsion of multiple brachial plexus
10	严重慢性肝衰竭 Severe chronic liver failure	35	严重弥漫性系统性硬皮病 Severe diffuse systemic scleroderma
11	严重脑炎后遗症或严重脑膜炎后遗症 Sequela of severe encephalitis or meningitis	36	严重慢性复发胰腺炎 Severe chronic recurrent pancreatitis
12	深度昏迷 Deep coma	37	植物人状态 Vegetative state
13	双耳失聪 Binaural hearing loss	38	嗜铬细胞瘤 Pheochromocytoma
14	双目失明 Loss of binocular vision	39	肺源性心脏病 Pulmonary heart disease
15	瘫痪 Paralysis	40	严重自身免疫性肝炎 Severe autoimmune hepatitis
16	心脏瓣膜手术 Cardiac valvular surgery	41	原发性骨髓纤维化（PMF）Primary myelofibrosis (PMF)
17	严重阿尔茨海默病 Severe Alzheimer's disease	42	严重感染性心内膜炎 Severe infective endocarditis
18	严重脑损伤 Severe brain injury	43	心脏粘液瘤 Cardiac myxoma
19	严重原发性帕金森病 Severe Parkinson's disease	44	开颅手术 Craniotomy
20	严重III度烧伤 Severe degree III burn	45	系统性红斑狼疮性肾炎尿毒症 Systemic lupus erythematosus nephritis uremia
21	严重特发性肺动脉高压 Severe idiopathic pulmonary hypertension	46	1型糖尿病严重并发症 Serious complications of Type I diabetes
22	严重运动神经元病 Severe motor neuron disease	47	失去一肢及一眼 Loss of a limb and an eye
23	语言能力丧失 Loss of power of speech	48	严重川崎病 Severe Kawasaki disease
24	重型再生障碍性贫血 Severe aplastic anemia	49	严重肠道疾病并发症 Complications of severe intestinal disease
25	主动脉手术 Aortic surgery	50	脊柱裂 Rachischisis

# 保险责任说明-非医疗险

## Insured Liability- Non-Medical Insurance

重大疾病  
Critical Illness

### 除外责任:

1. 投保人对被保险人的故意杀害、故意伤害;
2. 被保险人故意自伤、故意犯罪或者抗拒依法采取的刑事强制措施;
3. 被保险人服用、吸食或注射毒品;
4. 被保险人酒后驾驶、无合法有效驾驶证驾驶,或驾驶无有效行驶证的机动车;或驾驶证被当地交通管理部门暂扣期间; ;
5. 被保险人感染艾滋病病毒或患艾滋病,但本合同约定的人类免疫缺陷病毒(HIV)感染不在责任免除范围内; ;
6. 战争、军事冲突、暴乱或武装叛乱;
7. 核爆炸、核辐射或核污染;
8. 遗传性疾病、先天性畸形、变形或染色体异常,但本合同约定的遗传性疾病不在责任免除范围内;

### Exclusion of Insured Liability:

1. The insured intentionally kills or intentionally injures the insured;
2. The insured intentionally injures himself, intentionally commits a crime, or resists criminal compulsory measures taken in accordance with law;
3. The insured person takes, consumes or injects drugs;
4. The insured is driving under duress, driving without a legally valid driver's license, or driving a motor vehicle without a valid driving license; or the period during which the driver's license is temporarily withheld by the local traffic management department;
5. The insured person is infected with HIV or AIDS, but the human immunodeficiency virus (HIV) infection agreed in this contract is not within the scope of liability;
6. War, military conflict, insurrection or armed rebellion;
7. Nuclear explosion, radiation or contamination;
8. Genetic disorders, congenital malformations, deformations or chromosomal abnormalities, provided that the genetic disorders provided for in this contract are excluded from liability;



## 保险责任说明-补充医疗险（员工适用）

### Insured Liability- Supplementary Medical Insurance (Only for employee)

#### 门急诊 Outpatient

若被保险人在个人保险期间内，因意外事故或疾病于保险合同有效期内接受门诊、急诊治疗，对于由此发生的符合其参加的医保所规定的医保承保范围、但按医保起付标准、共付比例等相关规定需由个人支付的医疗费用，以及投保人和保险人约定的下列门诊、急诊医疗费用，保险人按本批注保险计划明细表约定的赔付方式进行赔付。

1. 被保险人因交通意外事故、工伤事故或医疗事故而导致的、符合医保赔付标准的门诊费用；

2. 医保规定由个人自付的乙类、丙类药品、诊疗项目和医疗服务设施费用。

The insured receives outpatient/emergency treatment at a hospital as a result of an accidental injury or a disease, the insurer shall pay, in the manner specified herein, the medical expenses incurred and payable by the insured, which fall within the scope of the basic medical insurance coverage prescribed by the local basic medical insurance authority, according to the medical insurance payment threshold, the limit of payment and the sharing ratio prescribed by the local medical insurance authority, as well as other reasonable outpatient/emergency treatment medical expenses agreed upon by the Policy holder and the insurer.

1. Medical expenses incurred by the insured due to traffic accidents or work-related injuries that meet the standard of medical insurance reimbursement;

2. The expenses of Class B & C drugs, diagnostic and therapeutic items and medical service facilities shall be paid by individuals themselves.

#### 住院 Inpatient

若被保险人在个人保险期间内，因意外伤害事故或因疾病导致住院或接受门诊特定项目治疗，对于在治疗期间发生的，属于当地社会医疗保险部门规定的基本医疗保险（以下简称“医保”）支付范围、并按医保起付标准、赔付限额、共付比例等相关规定需由个人支付的医疗费用，以及投保人和保险人约定的下列住院医疗费用，保险人按本批注保险计划明细表约定的赔付方式进行赔付。

1. 被保险人因交通意外事故、工伤事故或医疗事故而导致的、符合医保赔付标准的医疗费用；

2. 医保规定由个人自付的乙类、丙类药品、诊疗项目和医疗服务设施费用。

If the insured is hospitalized or receiving special outpatient treatment due to accidental injury or illness during the period of personal insurance, the payment scope of the basic medical insurance (hereinafter referred to as "medical insurance") stipulated by the local social medical insurance department, and the relevant provisions such as the starting standard of medical insurance, the limit of compensation and the proportion of co-payment, shall be paid by the individual. The insurer shall compensate for the medical expenses paid and the hospitalization medical expenses agreed upon by the policy-holder and the insurer in accordance with the manner of compensation stipulated in the detailed schedule of the insurance plan in this note.

1. Medical expenses incurred by the insured due to traffic accidents or work-related injuries that meet the standard of medical insurance reimbursement;

2. The expenses of Class B & C drugs, diagnostic and therapeutic items and medical service facilities shall be paid by individuals themselves.



## 保险责任说明-补充医疗险 (员工适用)

### Insured Liability- Supplementary Medical Insurance (Only for Employee)

#### 牙科 Dental

对于被保险人由以下原因导致的属于当地社会医疗保险部门规定的基本医疗保险支付范围牙科门（急）诊费用，保险人按本批注保险计划明细表约定的赔付方式进行赔付：

1. 龋病、牙髓病、牙隐裂所引起的补牙、牙髓治疗、拔牙、阻生齿治疗；
2. 牙周组织疾病，如牙周炎、牙龈炎、根周炎等治疗（保健性洗牙洁牙除外）；
3. 医保规定由个人自付的乙、丙类药品、诊疗项目和医疗服务设施费用。

The insurer will pay for the dental outpatient (emergency) treatment expenses incurred by the insured due to the following reasons, according to the payment method agreed herein:

1. Dental filling, endodontic treatment, tooth extraction and treatment of impacted tooth due to dental caries, dental pulp disease and cracked tooth;
2. Treatment of periodontal tissue diseases such as periodontitis, gingivitis and periapicitis (Except for health care tooth washing and cleaning);
3. The expenses of Class B & C drugs, diagnostic and therapeutic items and medical service facilities shall be paid by individuals themselves.

#### 女性生育 Maternity

对于已婚女性被保险人（员工）在个人保险期间内，在符合国家计划生育法规条件下所发生的，且符合当地政府制订的职工生育保险实施细则规定的支付范围内、按规定需由个人支付的下列生育医疗费用，保险人按本批注保险计划明细表约定的方式进行赔付，且不扣除生育津贴，但是社保补偿的医疗费用报销不作为生育津贴：

1. 孕产期检查费、药品费和治疗费（包括产后42天的检查费）；
2. 保胎、安胎的费用；
3. 分娩时所产生的合理医疗费用（不包括婴儿费用）；
4. 流产或终止妊娠医疗费用；
5. 先兆流产、剧烈妊娠反应的医疗费用；
6. 因妊娠、分娩、流产或终止妊娠所引起的并发症而支出的医疗费用；
7. 已婚者由于节育手术（上环、取环、结扎）的医疗费用。

The insurer will pay for the medical expenses incurred in connection with pregnancy and childbirth, which are in compliance with the family planning laws and regulations of China and are eligible for insurance payment under the specific rules of employee maternity insurance formulated by the local government, and the following below:

1. Maternal examination fee, medicine fee and treatment fee (including 60 days postpartum examination fee);
2. The cost of child protection and placement;
3. Reasonable medical expenses incurred during childbirth (excluding infant expenses);
4. Medical expenses for abortion or termination of pregnancy;
5. Medical expenses for threatened abortion and severe pregnancy reaction;
6. Medical expenses incurred as a result of complications arising from pregnancy, childbirth, abortion or termination of pregnancy;
7. The medical expenses of the married due to the contraceptive operation;



## 保险责任说明-补充医疗险 (员工适用)

### Insured Liability- Supplementary Medical Insurance (Only for Employee)

#### 试管婴儿IVF

1. 承担员工因进行试管婴儿导致的门急诊及住院医疗费用。
2. 每个保单年度保额3万元，赔付比例90%，赔付范围为合理及必须的医疗费用，不受社保范围限制。
3. 就诊医院为中国大陆当地基本医疗指定的医疗机构普通病区。

1. Outpatient, emergency, and hospitalization medical expenses incurred by employees due to IVF.
2. Each policy has an annual coverage of 30000 yuan, with a compensation ratio of 90%. The compensation scope is reasonable and necessary medical expenses, and is not limited by the social security coverage.
3. The hospital is a general ward of a medical institution designated by local basic medical institutions in Chinese Mainland.



# 保险责任说明-补充医疗险除外责任 (员工适用)

## Insured Liability- Exclusion of Supplementary Medical Insurance (Only for Employee)

1. 普通门（急）诊医疗保险责任、牙科医疗保险责任、生育医疗保险责任和公共保额保险责任，但保险计划中选择的保险责任除外；
  2. 被保险人自参加本合同当日起之前的180 天内，曾接受治疗、诊断、会诊或服用处方药物的疾病，病症或伤害（续保除外）；
  3. 被保险人因医疗事故或者其它责任事故造成伤害的；
  4. 被保险人故意自伤、故意犯罪或者抗拒依法采取的刑事强制措施；
  5. 被保险人酒后驾驶、无合法有效驾驶证驾驶，或驾驶无有效行驶证的机动车；
  6. 被保险人未经医师处方注射、吸食、服用毒品或处方药品；
  7. 被保险人以职业运动员身份参加的运动；或参与可获得报酬的运动；或者参加以下项目的竞赛、表演或专业训练：赛马、马术、马球、机动车、自行车、赛艇、滑板、冲浪、滑水、跳水、潜水、跳高滑雪、雪橇、滑冰、冰球、拳击、武术、摔跤；或参加攀岩、攀登海拔3500米以上独立山峰、滑翔翼、气球驾驶、跳伞、空中飞行（不包括以乘客身份乘坐作为公共交通工具的民航飞机）、蹦极跳；或参加洞穴、极地、沙漠、火山、冰川等探险和考察；
  8. 核爆炸、核辐射、核污染、战争、军事冲突、暴乱、武装叛乱；
  9. 在中国境外及港、澳、台地区接受治疗（突发急性病住院除外）。
1. General outpatient (emergency) medical insurance liability, dental medical insurance liability, maternity medical insurance liability and public sum insured insurance liability, except for the insurance liability selected in the insurance plan;
  2. Illness, condition or injury (other than renewal) for which the Insured Person has been treated, diagnosed, consulted or taking prescription medication for 180 days prior to the date of participation in this Contract;
  3. The insured person is injured due to medical malpractice or other liability accidents;
  4. The insured intentionally injures himself, intentionally commits a crime, or resists criminal compulsory measures taken in accordance with law;
  5. The insured person is driving drunk, driving without a valid driver's license, or driving a motor vehicle without a valid driving license;
  6. The insured person injects, consumes, takes drugs or prescription drugs without a doctor's prescription;
  7. Sports in which the insured participates as a professional athlete; or participate in remunerated sports; or participate in competitions, performances or professional training in: horse racing, equestrianism, polo, motor vehicles, bicycles, rowing, skateboarding, surfing, water skiing, diving, diving, ski jumping, sledding, skating, ice hockey, boxing, martial arts, wrestling; or participate in rock climbing, climbing independent peaks above 3500 meters, gliding, balloon driving, skydiving, aerial flight (excluding civil flights as a means of public transport as passengers), bungee jumping; Or participate in expeditions and expeditions to caves, polar regions, deserts, volcanoes, glaciers, etc.;
  8. Nuclear explosions, nuclear radiation, nuclear pollution, war, military conflicts, riots, armed insurgency;
  9. Received treatment outside Of China and Hong Kong, Macao and Taiwan (except hospitalization for sudden acute illness).

## 保险责任说明-综合医疗险（员工子女、配偶/伴侣适用）

**Insured Liability- Comprehensive Medical Insurance (Only for Employee's Child & Spouse/Partner)**

### 门急诊 Outpatient

若被保险人在个人保险期间内，因意外事故或疾病于保险合同有效期内在主合同规定的医院内接受门诊、急诊治疗，对于由此发生的符合其参加的医保所规定的医保承保范围、但按医保起付标准、共付比例等相关规定需由个人支付的医疗费用，以及投保人和保险人约定的下列门诊、急诊医疗费用，保险人按本批注保险计划明细表约定的赔付方式进行赔付。

1. 被保险人因交通意外事故、工伤事故或医疗事故而导致的、符合医保赔付标准的门诊费用；

2. 医保规定由个人自付的乙类药品。

If an insured receives outpatient and emergency treatment in a hospital within the validity period of the insurance contract due to an accident or illness during the period of personal insurance, the medical expenses of the insured person and the insurer shall be paid by the individual in accordance with the medical insurance coverage stipulated by the insurer in which the insured person participates, but in accordance with the medical insurance start-up standard and the co-payment ratio, as well as the medical expenses of the insured and the insurer. The insurer shall reimburse the following outpatient and emergency medical expenses in accordance with the reimbursement method stipulated in the detailed schedule of the insurance plan:

1. Medical expenses incurred by the insured due to traffic accidents or work-related injuries that meet the standard of medical insurance reimbursement;

2. The social in-catalog drug expenses of self-paid part of class 2.

### 住院 Inpatient

若被保险人在个人保险期间内，因意外伤害事故因疾病导致住院或接受门诊特定项目治疗，对于在治疗期间发生的，属于当地社会医疗保险部门规定的基本医疗保险支付范围、并按医保起付标准、赔付限额、共付比例等相关规定需由个人支付的医疗费用，以及投保人和保险人约定的下列住院医疗费用，保险人按本批注保险计划明细表约定的赔付方式进行赔付。

1. 被保险人因交通意外事故、工伤事故或医疗事故而导致的、符合医保赔付标准的门诊费用；

2. 医保规定由个人自付的乙类药品。

If the insured is hospitalized or receiving special outpatient treatment due to illness due to accidental injury during the period of personal insurance, the medical expenses incurred during the period of treatment shall fall within the scope of basic medical insurance stipulated by the local social medical insurance department, and shall be paid by the individual according to the relevant provisions such as the starting standard of medical insurance, the limit of compensation and the proportion of co-payment, and shall be insured. The insurer shall reimburse the following hospitalization medical expenses as agreed between the insurer and the insured in accordance with the manner of reimbursement as stipulated in the detailed schedule of the insurance plan in this note.

1. Medical expenses incurred by the insured due to traffic accidents or work-related injuries that meet the standard of medical insurance reimbursement;

2. The social in-catalog drug expenses of self-paid part of class 2.



## 保险责任说明-综合医疗险（员工子女、配偶/伴侣适用）

Insured Liability- **Comprehensive medical Insurance (Only for Employee's Child & Spouse/partner)**

### 牙科 Dental

对于被保险人由以下原因导致的属于当地社会医疗保险部门规定的基本医疗保险支付范围牙科门（急）诊费用，保险人按本批注保险计划明细表约定的赔付方式进行赔付：

1. 龋病、牙髓病、牙隐裂所引起的补牙、牙髓治疗、拔牙、阻生齿治疗；
2. 牙周组织疾病，如牙周炎、牙龈炎、根周炎等治疗（保健性洗牙洁牙除外）。
3. 医保规定由个人自付的乙类药品。

The insured shall compensate for dental (emergency) medical expenses within the scope of payment of basic medical insurance stipulated by the local social medical insurance department for the following reasons:

1. Dental filling, pulp treatment, extraction and impacted teeth caused by dental caries, pulpal diseases and cracks;
2. Treatment of periodontal tissue diseases, such as periodontitis, gingivitis, periodontitis, etc. (except health-care tooth cleaning).
3. The social in-catalog drug expenses of self-paid part of class 2.



# 保险责任说明-综合医疗险除外责任（员工子女、配偶/伴侣适用）

## Insured Liability- Exclusion of Comprehensive medical Insurance (Only for Employee's Child & Spouse/partner)

1. 普通门、急诊医疗保险责任、牙科医疗保险责任、生育医疗保险责任和公共保额保险责任，但保险计划中选择的保险责任除外；
2. 被保险人自参加本合同当日起之前的180 天内，曾接受治疗、诊断、会诊或服用处方药物的疾病，病症或伤害（续保除外）；
3. 先天性畸形、变形或染色体异常、遗传性疾病及精神疾病、性传播疾病、蛋白粒子病（包括疯牛病等）、性功能异常、不孕不育；
4. 下列药品或诊疗项目：（1）任何免疫疫苗及调节性功能的药品 （2）节育、避孕、辅助生育技术（包括但不限于人工受精、应用促排卵药、胚胎移植或配子输卵管移植）及应用辅助生育技术后发生的异位妊娠；（3）戒毒、戒酒、戒烟、疗养、整容、美容、变性、包皮环切、视力矫正，被保险人献血、捐赠骨髓或任何人体器官、组织。
5. 被保险人因医疗事故或者其它责任事故造成伤害的；
6. 被保险人故意自伤、故意犯罪或者抗拒依法采取的刑事强制措施；
7. 被保险人酒后驾驶、无合法有效驾驶证驾驶，或驾驶无有效行驶证的机动车；
8. 被保险人未经医师处方注射、吸食、服用毒品或处方药品；
9. 被保险人感染艾滋病病毒（HIV）或患艾滋病；
10. 被保险人以职业运动员身份参加的运动；或参与可获得报酬的运动；或者参加以下项目的竞赛、表演或专业训练：赛马、马术、马球、机动车、自行车、赛艇、滑板、冲浪、滑水、跳水、潜水、跳高滑雪、雪橇、滑冰、冰球、拳击、武术、摔跤；或参加攀岩、攀登海拔3500米以上独立山峰、滑翔翼、气球驾驶、跳伞、空中飞行（不包括以乘客身份乘坐作为公共交通工具的民航班机）、蹦极跳；或参加洞穴、极地、沙漠、
11. 核爆炸、核辐射、核污染、战争、军事冲突、暴乱、武装叛乱；
12. 在中国境外及港、澳、台地区接受治疗（突发急性病住院除外）；

## 保险责任说明—综合医疗险除外责任（员工子女、配偶/伴侣适用）

### Insured Liability- Exclusion of Comprehensive medical Insurance (Only for Employee's Child & Spouse/partner)

1. General outpatient, Emergency Medical Insurance Liability, Dental Medical Insurance Liability, Maternity Medical Insurance Liability and Public Sum Insured Liability, except for the insurance liability selected in the insurance plan;
2. Illness, condition or injury (other than renewal) for which the Insured Person has been treated, diagnosed, consulted or taking prescription medication for 180 days prior to the date of participation in this Contract;
3. Congenital malformations, deformities or chromosomal abnormalities, hereditary and psychiatric diseases, sexually transmitted diseases, protein particle diseases (including mad cow disease, etc.), sexual dysfunction, infertility;
4. The following medicines or treatment items: (1) any immune vaccine and drugs that regulate sexual function (2) birth control, contraception, assisted reproductive technologies (including but not limited to artificial fertilization, application of ovulation inducers, embryo transfer or gamete fallopian tube transfer) and ectopic pregnancy following the application of assisted reproductive techniques; (3) Detoxification, alcohol cessation, smoking cessation, convalescence, plastic surgery, beauty, degeneration, circumcision, vision correction, blood donation by the insured, donation of bone marrow or any human organs or tissues.
5. The insured person is injured due to medical malpractice or other liability accidents;
6. The insured intentionally injures himself, intentionally commits a crime, or resists criminal compulsory measures taken in accordance with law;
7. The insured person is driving drunk, driving without a valid driver's license, or driving a motor vehicle without a valid driving license;
8. The insured person injects, consumes, takes drugs or prescription drugs without a doctor's prescription;
9. The insured person is infected with or has AIDS;
10. Sports in which the insured participates as a professional athlete; or participate in remunerated sports; or participate in competitions, performances or professional training in: horse racing, equestrianism, polo, motor vehicles, bicycles, rowing, skateboarding, surfing, water skiing, diving, diving, ski jumping, sledding, skating, ice hockey, boxing, martial arts, wrestling; or participate in rock climbing, climbing independent peaks above 3500 meters, gliding, balloon driving, skydiving, aerial flight (excluding civil flights as a means of public transport as passengers), bungee jumping; Or participate in caves, polar regions, deserts,
11. Nuclear explosions, nuclear radiation, nuclear pollution, war, military conflicts, riots, armed insurgency;
12. Receiving treatment outside of China and Hong Kong, Macao and Taiwan (except hospitalization for sudden acute illness);



## 保险责任说明-住院津贴(员工适用)

### Insured Liability- Hospital Income Insurance (Only for Employee)

#### 住院津贴 Hospital Income Insurance

在本附加合同有效期内，若被保险人因疾病或遭受意外事故入住医院治疗，给付金额为每日保险金额乘以住院日数，若被保险人入住重症监护病房，则双倍给付保险金额。

In the validity period of this additional contract, if the insured is admitted to the hospital for illness or accident, the amount of the payment is the daily insurance amount multiplied by the number of hospitalized days. If the insured is in the intensive care unit, the insured amount will be given double the amount of insurance.

同一住院原因的住院天数，最高以180天为限。若被保险人因同一原因间歇性入住医院，前次出院与后次入院日期间隔未达90天，则视为同一住院原因。

During the period of validity of this additional contract, if the insured person is admitted to the hospital for treatment due to illness or accident, the payment amount is the daily insurance amount multiplied by the hospitalization days. Benefits for the same hospitalization are up to 180 days.



# 保险责任说明-住院津贴(员工适用)

## Insured Liability- Hospital Income Insurance (Only for Employee)

### 住院津贴 Hospital Income Insurance

#### 除外责任:

1. 被保险人自参加本附加合同当日之前, 曾接受治疗、诊断、会诊或服用处方药物的疾病, 病症或伤害 (续保除外)
2. 投保人对被保险人的故意杀害、故意伤害;
3. 被保险人未经医师处方注射、吸食、服用毒品或处方药品;
4. 被保险人故意自伤、故意犯罪或者抗拒依法采取的刑事强制措施;
5. 被保险人酒后驾驶、无合法有效驾驶证驾驶或驾驶无有效行驶证的机动车; 驾驶证被当地交通管理部门暂扣期间;
6. 被保险人感染艾滋病病毒或患艾滋病;
7. 先天性畸形、变形或染色体异常、遗传性疾病及精神疾病、性传播疾病、蛋白粒子病 (包括疯牛病等)、性功能异常、不孕不育;
8. 妊娠、分娩、流产、节育、避孕、辅助生育技术 (包括但不限于人工受精、应用促排卵药、胚胎移植或配子输卵管移植) 及应用辅助生育技术后发生的异位妊娠, 戒毒、戒酒、戒烟、疗养、整容、美容、变性、包皮环切、视力矫正, 被保险人献血、捐赠骨髓或任何人体器官、组织;
9. 被保险人以职业运动员身份参加的运动; 或参与可获得报酬的运动; 或者参加以下项目的竞赛、表演或专业训练: 赛马、马术、马球、机动车、自行车、赛艇、滑板、冲浪、潜水、跳水、潜水、跳高滑雪、雪橇、滑冰、冰球、拳击、武术、摔跤; 或参加攀岩、攀登海拔3500米以上山峰、滑翔翼、气球驾驶、跳伞、空中飞行 (不包括以乘客身份乘坐作为公共交通工具的民航班机)、蹦极跳; 或参加洞穴、极地、沙漠、火山、冰川等探险和考察;
10. 核爆炸、核辐射、核污染、战争、军事冲突、暴乱、武装叛乱。

## 保险责任说明—住院津贴(员工适用)

### Insured Liability- Hospital Income Insurance (Only for Employee)

#### 住院津贴 Hospital Income Insurance

#### Exclusion of Insured Liability:

1. A disease, symptom or injury, for which the insured has received treatment, diagnosis, medical consultation or been administered prescription drugs before that day to the insured's joining the present contract(except in the case of insurance renewal);
2. Murder or intentional injury committed by the Policy Holder against an insured;
3. The insured's receiving injection, use or administration of narcotics or prescription drugs without a physician's prescription;
4. Self-inflicted injury or willful criminal offence of the insured, or the insured's resistance to criminal enforcement action lawfully taken;
5. Driving while intoxicated, unlicensed driving, driving an unlicensed motor vehicle by the insured, or driving while the Insured's driving license is suspended by the local traffic department;
6. The insured becoming affected by HIV or AIDS;
7. Congenital malformation, deformation or chromosomal abnormality, genetic disease and mental illness, sexually transmitted disease, Prion diseases (including mad cow disease), sexual dysfunction, sterility and infertility;
8. Pregnancy, delivery, abortion, birth control, contraception, pregnancy-aiding technique (including without limitation artificial insemination, application of ovulation stimulants, embryo transfer or gamete intra-Fallopian transfer,) and the extra uterine pregnancy arising from the application of pregnancy-aiding technique, withdrawal from narcotic, alcohol and smoking, convalescence, cosmetic surgery, beauty treatment, transsexual surgery, circumcision, vision correction, donation of blood, bone marrow or any human organ and tissue by the insured;
9. The insured's participation in any sports event in the capacity of a professional athlete; the insured's participation in a remunerated sports event or participation in any competition, performance show or professional training relating to the following activities, such as horse racing, horsemanship, polo, motor vehicle racing, bicycle racing, rowing, skateboarding, surfing, water skiing, diving, snorkeling, ski jumping, sleighing, skating, ice hockey, boxing, martial arts, wrestling or rock climbing, climbing of a mountain peak with altitude of 3,500 meters or higher; gliding, ballooning, parachuting, air travel(not including the case of traveling as a passenger on a civil aircraft intended as a means of public transport), bungee jumping, participation in exploration and expedition to caves, polar regions, deserts, volcanoes, and glaciers;
10. Nuclear explosion, radiation, pollution, warfare, military conflict, insurgency and armed rebellion;

# PART 03

## 理赔流程及注意事项 Claim Procedure and Notice



# 理赔流程及注意事项-理赔流程

## Claim Procedure and Notice- Claim Procedure



员工准备保险公司需要的完整材料，通过线上或线下的渠道提交理赔申请  
Employees prepare the required materials and submit through online or offline channels.



材料不完整，问题件处理  
If due to the incompleteness of the claim materials, the claim will be flagged as "Incomplete"



提供多种理赔查询方式和结案通知

- 手机短信
- 电子邮件
- APP在线查询
- 官网在线查询

Provide a variety of claims inquiry methods and closing notice

- SMS
- E-mail
- APP Online Query
- Online Query on Official Website

材料提交 Submit Documents

材料初审 Preliminary Audit

理赔审核 Claim Audit

结案/通知结果  
Case Closing/Notice Send

支付 Payment

理赔结束  
Finished Claim



对于问题件，中意人寿在收到资料的5个工作日内联系索赔人。  
Generali China contact the claimant within 5 working days after receiving the claim materials if additional or further information is needed



线上理赔**5个工作日**完成理赔审核  
线下理赔**10个工作日**完成理赔审核  
On-line Claim Settlement Completes Claim Settlement Audit in **5 Working Days**  
Offline Claim Settlement Completes Claim Audit in **10 Working Days**



结案后第2个工作日支付  
Payment on the 2nd working day after the closing of the case

## 理赔材料 - 门急诊

### Claim Material-Outpatient and Emergency

#### 门急诊&住院 Outpatient and Emergency



材料 Documents	门诊索赔 Outpatient Claim	住院索赔 Inpatient Claim
医疗险索赔申请表 Medical Claim Application Form	✓	✓
发票/收据 <b>原件</b> Invoice/Receipt <b>Original</b>	✓	✓
病历复印件 Medical Record Copy	✓	✓
检查报告单复印件 Copies of inspection report	✓	✓
费用清单复印件 Copy of cost list	✓	✓
出院小结复印件 Copy of discharge summary	/	✓
社保结算单 <b>原件</b> <b>Original</b> Social Security Statement	/	✓
身份证正反面复印件 Positive and negative copies of ID cards	若费用超过1万元，需要提供员工本人身份证正反面复印件。 If the total claim cost is more than RMB10,000, please provide the positive and negative copies of the employee's ID card.	
其他材料复印件 Others	若为意外情况导致的治疗费用，须写意外情况说明，并递交中意人寿签字原件。 If the cost is more than RMB10,000, you need to provide the positive and negative copies of the employee's ID card.	

## 理赔材料 - 生育费用 Claim Material- Maternity

### 女性生育费用 Maternity Cost



	所需材料 Documents
1	医疗险索赔申请表 Claim Application Form
2	医疗费用收据（发票）及费用明细清单的原件（若您已至医保结算/分割，请提供医保结算单/分割单原件、医疗费用收据（发票）及费用明细清单的复印件）； The original receipt of medical expenses (invoice) and the detailed list of medical expenses (if you have reached the medical insurance settlement/division, please provide the original of the medical insurance settlement/division, the receipt of medical expenses (invoice) and the copy of the detailed list of medical expenses).
3	产检时发票/收据原件 Original Invoice/Receipt at Maternity Inspection
4	门急诊病历或产前检查记录的复印件； Copies of outpatient and emergency medical records or prenatal examination records;
5	分娩住院时发票/收据原件 Original invoice/receipt for hospitalization of childbirth
6	分娩住院费用清单复印件 Copy of the list of hospital expenses for childbirth
7	出院小结复印件 Copy of discharge summary
8	结婚证复印件 Copy of marriage certificate
9	准生证复印件 Copies of Permanent Birth Certificate
10	新生儿出生医学证明复印件 Copies of medical certificates for newborns

## 理赔材料 - 如何填写理赔申请表 Claim Material-How to fill in claim application form

理赔前, 请先填写正确的理赔申请表, 并正确填写**员工号, 证件号**, 为了便于联系您, 请填写**联系方式**。Before claim, please fill in the correct claim application form, and correctly fill in **employee number and certificate number**. For your convenience, please fill in your contact details

就诊人信息员工本人无须重复填写The patient information does not need to be filled in repeatedly

注意签字确认转账授权Pay attention to the signature to confirm the transfer authorization

就诊内容请就诊日期填写就诊信息，就诊票据的医药费收据日期与病历一致。任何有关诊疗、代取药、非本人就诊、健康检查等内容则不在保障范围内 Please fill in the medical information on the date of the visit, and the date of the receipt of the medical fee of the medical bill is consistent with the medical record. Any content related to medical treatment, medication collection, non-personal consultation, health examination, etc. is not covered

将相关单据等钉在理赔申请表后，切勿粘贴 Do not paste the relevant documents, etc. after the claim form

请确认填写无误后员工在“申请人处”本人签名，若是家属理赔，需要家属在“被保险人处”签字，不满18周岁子女可员工签字  
 Please confirm that the employee signs in the "applicant" after filling in correctly, if the claim is made by the family, the family needs to sign at the "insured", and the child under the age of 18 can sign by the employee

[illegible]

### 个人信息授权使用授权

本人因向中意人寿申请理赔业务，特向中意人寿授权如下：

**敏感个人信息：**

本人同意并授权中意人寿在本人理赔业务处理阶段及业务存续期间，基于本人理赔业务处理与后续管理的目的，向本人或中意人寿必要的合作伙伴及第三方机构收集有关本人的敏感个人信息。中意人寿有权出于办理理赔业务的需要，就收集到的本人的敏感个人信息开展处理活动。

敏感个人信息包括但不限于：本人的生物识别、宗教信仰、特定身份、医疗健康、金融账户、行踪轨迹等，以及不满十四周岁未成年人的个人信息。

处理活动包括：存储、使用、加工、传输、提供、删除等行为。

**非敏感个人信息：**

本人同意并授权中意人寿在本人理赔业务处理阶段及业务存续期间，基于本人理赔业务审查审核与后续管理的目的，向本人或中意人寿必要的合作伙伴及第三方机构收集有关本人的非敏感个人信息。中意人寿有权出于办理理赔业务的需要，就收集到的本人的非敏感个人信息开展处理活动。

非敏感个人信息是指除以上列举的敏感个人信息外的其他信息，包括但不限于：本人的姓名、性别、国籍等个人信息。

处理活动包括：存储、使用、加工、传输、提供、删除等行为。

必要的合作伙伴及第三方机构是指：包括行政机关或公安、公安部门、司法鉴定中心、银保监会及其下级机构、医疗机构、医院、体检中心、公立医院、保险公司、银行、中国银保监会、法院、律师事务所、保险公估公司、与保险事故相关单位及企业、中国再保险信息技术管理有限公司、上海国惠保险网络科技有限公司、优信快保理赔服务(北京)有限公司、Generali Employee Benefits、中国人寿再保险有限责任公司、汉诺威再保险股份有限公司、太平再保险(中国)有限公司、德国通再保险股份公司上海分公司、BGA 美国再保险(上海)分公司、泰康再保险(上海)有限公司。

**签名需再次按捺对应所填资料是否正误无效。**

投保单位盖章	投保人签名	监护人/监护人签名	联系电话	日期

(如连续被保险人出院，必须由连续带赔责任人，连续带赔人为未成年人或无民事行为能力人，由其监护人签名。)

家财资料清单表			
申请项目	必备单证	申请项目	必备单证
住院医疗	1. 索赔申请表 2. 被保险人身份证明 3. 病历、诊断证明、出院小结 4. 住院收据、费用明细单	重大疾病	1. 投保单及证明 2. 索赔申请表 3. 被保险人身份证明 4. 病历、诊断证明、出院小结（住院医疗） 5. 病理、血液、影像等化验检查报告
门诊急诊医疗	1. 索赔申请表 2. 被保险人身份证明 3. 病历、诊断证明 4. 门、急诊医疗费用收据、处方、检查检验报告 5. 意外事故证明（意外身故导致就医）	残疾	1. 投保单及证明 2. 索赔申请表 3. 被保险人身份证明 4. 病历、诊断证明、出院小结（住院医疗） 5. 伤残鉴定书 6. 意外事故证明（意外身故导致残疾）
意外医疗	1. 投保单及证明 2. 索赔申请表 3. 被保险人身份证明 4. 意外事故证明 5. 病历、诊断证明 6. 门、急诊医疗费用收据、处方、检查检验报告 7. 住院收据、出院小结、费用明细单（住院医疗）	身故	1. 投保单及证明 2. 索赔申请表 3. 被保险人、受益人、继承人身份证明 4. 病历、死亡证明、户口注销证明、丧葬证明 5. 受益人、继承人及被保险人关系证明、遗产继承法律文件（未指定受益人） 6. 意外事故证明（意外身故导致身故）
住院给付收入保赔	1. 索赔申请表 2. 被保险人身份证明 3. 病历、医院及工作单位的相关证明 4. 住院收据和费用明细复印件	生育	1. 索赔申请表 2. 被保险人身份证明 3. 病历、诊断证明 4. 产前检查费用收据、处方、检查检验报告 5. 住院收据、费用明细单、出院小结 6. 母婴保健手册

注：如需更详细了解更详细的内容，可登陆我公司网站 <http://www.generalichina.com>



## 理赔材料 - 票据样本(门诊收费票据)

### Claim Material-Sample of Invoice (Outpatient)

财政票据监制章  
Financial Bill Supervisory Stamp

北京市医疗门诊收费票据



54010002742806

实时结算: \*

发票号码: 241200079A14010000043

医疗机构类型: 社区卫生服务中心

财16158-54-01 NO. 0002742806

姓名: [REDACTED]	性别: [REDACTED]	医保类型: 城镇职工	社会保障卡号: 106788120002						
项目/规格	单价	数量/单位	金额	等级	项目/规格	单价	数量/单位	金额	等级
治疗费			101.00		卫生材料费			1.54	
牙科综合治疗台(进口)//	4.0000	1/人次	4.0000	无自付	去旧充填物//	10.0000	1/每牙	10.0000	无自付
干尸术	10.0000	1/每牙	10.0000	无自付	水门打充填//	5.0000	1/每牙	5.0000	无自付
光固化复合树脂充填//	70.0000	1/每牙	70.0000	无自付	调合//	2.0000	1/每牙	2.0000	无自付
一次性口腔垫	1.5400	1/个	1.5400	无自付					

实时结算数据  
Real-time settlement data

“统筹支付”字样  
"Overall payment"  
wording

费用明细, 没有的话一定要让医院另行  
打印

Expenses are detailed. If not, the hospital  
must print them separately.



原件Original script

# 理赔材料 - 票据样本(费用明细清单与处方)

## Claim Material-Sample of Invoice(List of Expenses and Prescription)

北京协和医院门诊费用清单				
姓名: 张华	病人ID: 1543480-1			
手册: 102558938005	单据号: 19355953			
项目名	规格	单位	数量	总价
② 螺旋CT三维重建加收(放射科)			1	150.00
② 血管彩超检查(含工作站X超声科)			1	170.00
① 氯化钠注射液	0.9% 100ML/瓶		3.73	3.73
① 地塞米松片	0.75MG/片		2	0.09
① 干式激光片(14*17X05柯达FLEXI卡X放射科)			4	134.20
② CT全身平扫(含增强)属价(放射科)			1	310.00
③ 使用高压注射器加收			1	70.00
① 心电图监护电极(普通2239X05.3M)			4	15.28
① 血糖(GLUX)检验科			1	4.00
① 尿10项尿11项仪器检验(检验科)			1	6.00
① 奥比乐	10.5g 150ML/瓶		2	245.52
③ 螺旋CT螺旋扫描加收(放射科)			1	150.00
① 一次性静脉留置针(05贝朗)			1	7.70
① 血管造影注射针筒(05美国EZ-EMX放射科)			2	148.50
② 彩超检查(含工作站X超声科)			2	120.00
① 真空采血一管(含抽血费)			1	4.00
收费日期: 2007-11-12		合计		
①②③: 无自费		④⑤: 全自费	⑥⑦: 有自费	
⑧⑨: 适应症		⑩⑪: 适应症	有自费	
贵重药品 请勿遗失 遗失不保				

药品明细和金额  
Drug details and amounts

 <b>(底方)</b>		中国中医科学院广安门医院处方笺 Guang'anmen Hospital, China Academy of Chinese Medical Sciences	
定点医疗机构编码: 04151001		费别: 自费	
就诊科室: 心血管门诊		病历号: 1942299	
姓名:	性别: 女	年龄: 23岁	2013年10月07日
临床诊断: 心律失常;失眠; 胸闷	R: 稳心颗粒(无糖型) 5g*9 3盒 / 5g 3/日 口服 益心颗粒 10g*10 3盒 / 10g 3/日 口服 乌灵胶囊 0.33g*36 2盒 / 0.99g 3/日 口服 如意珍宝丸 0.5g*20 3盒 / 2.5g 2/日 口服		
过敏试验: 药品金额:419.68 药师提示:1、请遵医嘱	核对: 审核: 发药: 窗口点药药品:3、处方当日有效;4、发出药品不予退换; 请到门诊中成药房取药	医师: 煎药员:	

临床诊断  
clinical diagnosis

## 理赔材料 - 票据样本(就诊病历)

### Claim Material-Sample of Invoice(Medical Records)

医疗机构名称:	科
就诊日期:	13年10月7日 时 分
主: 100/120 脉搏: 70 呼吸: 12	
血压: 120/80 心率: 70 呼吸: 12	
体温: 36.5 脉搏: 70 呼吸: 12	
瞳孔: 等大 对光: 反射: 存在	
四肢: 肌力: 正常 肌张力: 正常	
病理反射: 未引出 病理反射: 未引出	
方3(女)	
姓名: 王	
年龄: 30	
职业: 教师	
住址: 北京市朝阳区	
电话: 13800138000	
病史: 主诉: 反复咳嗽、咳痰、气促、胸闷、夜间加重、持续2周。	
现病史: 患者于2013年10月1日无明显诱因出现反复咳嗽、咳痰、气促、胸闷、夜间加重、持续2周。	
既往史: 否认高血压、糖尿病、冠心病、慢性肺病、结核等病史。	
个人史: 否认吸烟、饮酒、接触粉尘、有害气体、放射线等。	
家族史: 否认家族性遗传病。	

.1.

病历提供复印件就可以，需要注意的是时间需要和收据的时间对应上，如果不同需要注明原因，每次报销均需提供就诊病历（包括复诊）。

Please provide copies of medical records . It should be noted that the time required corresponds to the time of receipt. If the reasons need to be indicated, each reimbursement should provide medical records (including referral).

# 理赔材料 - 票据样本(住院发票)

## Claim Material-Sample of Invoice(Inpatient Invoice)

财政票据监制章  
Financial Bill Supervisory  
Stamp

北京市医疗住院收费票据

财16139-57-01

业务流水号: 0002058070

医疗机构类型: 综合医院

药房号: 00569280

住院号: 00569280

住院时间: 2013年12月23日 到 2013年12月31日

住院费: 8

NO. 0002058070

姓名: 性别: 男 医保类型: 城镇职工医保 社会保障卡号: 110101193208232013

收费项目	金额	收费项目	金额	收费项目	金额
床位费	192.00	诊察费	640.00	检查费	2675.00
化验费	1461.00	治疗费	122.00	护理费	56.00
卫生材料费	1285.23	西药费	4328.98	其他住院收费	76.00

合计(大写): 壹万零捌佰叁拾陆元贰角壹分

¥: 10836.21

医保金额: 3000.00

补缴金额:

退费金额: 899.42

基金支付: 8735.63

个人账户支付:

个人支付金额: 2100.58

收款单位(章):

收款人: 张淑芳

2013年12月31日

第一联 收据联 患者有效 遗失不补

原件Original script

### Claim Material-Sample of Invoice(Detailed List of Inpatient Expenses )

就诊医疗机构编码: 01110001	姓名: 王	公民身份证号码: 13032919670905	社保卡/手册编号: 1303290070905
就诊人员姓名类别: 退休		申报地区: 130329	疾病编码: 000000
入院方式: 择入院	住院号: 00569280	No. 01110001200000838382	
出院科室: 外科	转归: 好转	是否中途结算: 是	
主要诊断: 右侧下叶鳞癌			
次要诊断: 阻塞性肺炎			

实时结算数据  
Real-time settlement  
data



原件Original script



## 理赔材料 - 票据样本(住院病历)

### Claim Material-Sample of Invoice(Inpatient Medical Record)

北京大学第一医院  
病 历 记 录

姓名: 性别: 年龄: 29岁  
入院日期: 2013年07月08日 13:53 出院日期: 2013年07月11日  
病历号: 00721087

入院情况: 患者主因“停经33+6周,发现血糖异常1月余”入院。体格检查: T36.2° C, P 80次/分, R 20次/分, BP 100/60mmHg, 心律齐, 未闻杂音, 双肺呼吸音清, 未闻干湿性啰音。腹软, 肝脾肋下未及, 双下肢不肿。产科情况: 宫高 31cm, 腹围 92cm, 胎儿头位, 脐带 147cm。

入院诊断: 1. 宫内孕33+6周, G1P0, 头位, 未产  
2. 妊娠期糖尿病  
3. VVC治疗期

诊疗经过: 入院后完善辅助检查, 饮食运动控制血糖, 监测血糖轮廓, 血糖控制满意, 糖化血红蛋白5.5%, 复查彩超示宫内孕活胎, 头位, 胎儿脐带绕颈一周, 昨日血糖大轮廓从零点开始: 5.4, 4.8/5.9, 4.7/8.5, 4.8/7.6mmol/L, 5.8, 5.1mmol/L, 尿酮体均为阴性。请示准许出院。

出院诊断: 1. 宫内孕33+2周, G1P0, 头位, 未产  
2. 妊娠期糖尿病  
3. VVC治疗期

出院医嘱: 1. 定期产检  
2. 继续监测血糖, 控制饮食, 适当运动;  
3. 有阴道出血, 规律腹痛随诊;  
4. 全体休息;  
5. 不适随诊

主治医师: 王永静

北京大学第一医院疾病诊断书

姓名: 性别: 女 年龄: 29岁 病案号: 00721087  
入院: 2013年07月08日  
出院: 2013年07月11日

机关单位:

摘要病情及诊断:  
患者主因“停经33+6周,发现血糖异常1月余”入院。入院后完善辅助检查, 饮食运动控制血糖, 监测血糖轮廓, 血糖控制满意, 糖化血红蛋白5.5%, 复查彩超示宫内孕活胎, 头位, 胎儿脐带绕颈一周, 昨日血糖大轮廓从零点开始: 5.4, 4.8/5.9, 4.7/8.5, 4.8/7.6mmol/L, 5.8, 5.1mmol/L, 尿酮体均为阴性。请示准许出院。宫内孕33+2周(核对后), G1P0, 头位, 未产; 妊娠期糖尿病; VVC治疗期

治疗建议:  
1. 定期产检 2. 继续监测血糖, 控制饮食, 适当运动; 3. 有阴道出血、规律腹痛随诊;  
4. 全体休息; 5 自数胎动, 不适随诊。

产科一病房 医师 王永静

2013年7月11日

(诊断书盖章)

提交住院索赔材料时必须提供, 需要出院时到病案室复印

When you submitting hospital claim application, please provide and copy in the medical record room when they are discharged.

## 医保结算-员工（有医保） Social Medical Insurance Settlement-Employee (with Social Security)

**住院：**在社保所在地住院时必须进行社保结算后，保险人将按照保险合同约定的方式和比例进行赔付，否则保险人不予赔付。出差或休假期间在非社保所在地住院，如满足社保结算条件（如因遭受意外伤害或突发急性病就诊）且至社保所在地进行医保结算后，并提供HR出具的出差或休假证明，保险人按照保险合同约定的方式和比例进行赔付。

**门诊：**不强制社保结算（建议使用医保卡就医）

**生育：**参加社保生育险的员工，生育费用需先经社保结算后，保险人将按照保险合同约定的方式和比例进行赔付，否则保险人不予赔付。未参加社保生育险的员工，提供HR出具的相关证明，保险人将按照保险合同约定的方式和比例进行赔付。

**其他特殊情况：**员工在申领社保卡/医保卡、办理医保或办理医保转入手续过程中提供HR出具的相关证明，无需社保结算，最长3个月；因当地社保政策导致无法进行社保结算的（如工伤、交通、医疗事故），无需社保结算。

**Inpatient:** After the settlement of social insurance must be made in the place where the social insurance is located, the insurer will pay in accordance with the way and proportion stipulated in the insurance contract, otherwise the insurer will not pay. During the period of business trip or vacation, the insurer will pay in accordance with the mode and proportion stipulated in the insurance contract if he satisfies the settlement conditions of social security (such as medical treatment due to accidental injury or sudden acute illness) and goes to the place where the social insurance is located, and has the business trip or vacation certificate issued by HR, the insurer will pay in accordance with the manner and proportion stipulated in the insurance contract. Proportional compensation.

**Outpatient:** No compulsory social security settlement.

**Maternity:** Employees participating in the social security family planning insurance have to pay for their childbearing expenses in accordance with the way and proportion stipulated in the insurance contract, otherwise the insurer will not pay for it. Employees who have not participated in the social security maternity insurance shall provide relevant certificates issued by HR, and the insurer shall pay compensation in accordance with the manner and proportion stipulated in the insurance contract.

**Other Situation:** Employees provide HR certificates in the process of applying for social security card/medical insurance card, medical insurance or medical insurance transfer. No social security settlement is required, up to 3 months; Because of the local social security policy, it is not necessary to settle social security accounts (such as work-related injuries, traffic accidents, medical accidents).

## 医保结算-所有连带被保险人 Social Medical Insurance Settlement-Dependents

连带被保险人：不强制社保结算。

☆ **温馨提示：**目前一些地区就诊医院的医疗费用收据与费用明细清单是分开的，请您保留费用明细清单，以便顺利理赔。  
若被保险人的孕产期跨越两个保单年度，则该项保险责任的最高赔付限额以该被保险人分娩时所在的保单年度约定的最高支付限额为限，若未续保，则保险人仅赔付被保险人在其个人保险期间内发生的上述生育医疗费用。

**Dependents:** No compulsory for social security settlement.

**Warm Tips:** At present, the receipts of medical expenses of hospitals in some areas are separated from the detailed list of expenses. Please keep the detailed list of expenses so as to settle claims smoothly.

If the period of pregnancies and childbirth of the insured exceeds two policy years, the maximum limit of compensation for the insurance liability shall be the maximum limit of payment agreed upon in the policy year in which the insured delivers. If the insurance is not renewed, the insurer shall only pay the above maternity medical expenses incurred by the insured during the period of his personal insurance.



## 就诊医院范围 Scope of hospital

社保所在地的医保定点医院。出差或休假期间，可至当地医保定点的二级及二级以上医院就诊。

急诊可至当地任一医保定点医院就诊，复诊或病情稳定后须转入约定范围内医院。

女性被保险人孕产期检查可根据当地计生部门的要求在指定医疗机构进行。

转院治疗或异地就诊需符合当地医保规定的异地就医政策。

Medical insurance designated hospitals in the location of social security. For business travel and personal leaves, the medical expense in hospital of Class 2 or above approved by the local Medical Insurance Bureau is available is also covered.

In the event of emergency situation, any medical institution with legal qualification is available, but should transfer to convention hospitals if out of emergency situation. As for the maternity benefit, the maternity expenses incurred in the medical institutions designated by local Medical Insurance Bureau would be covered.

Hospital transfer and take medical treatment outside the location of his/her social medical insurance should be under the policy of local Medical Insurance Bureau.

## 开药量及外购药

### Drug Dosage and Purchased Drugs

#### 用药量规定：

1. 一般常见病一次性门诊开药不超过七天；普通慢性病（除以下列明的其他慢性病）一次性门诊开药不超过十四天；急诊一次性开药不超过三天；出院带药及出差带药不超过十四天。
2. 对诊断明确、病情稳定的特殊慢性病（因治疗需要需长期连续服用同一类药物以控制病情，如果停药，会加重患者病情，产生严重不良后果），门诊用药可限1个月内用量（但上次门诊有五天以上余量，本次门诊不可重复续用相同药品）。此处所指特殊慢性病，仅包括：高血压、高脂血症、慢性肾功能不全（氮质血症期、尿毒症）、糖尿病、冠心病、脑血管病、慢性肝炎、脑中风、肝硬化、结核病、精神病、癌症、甲亢、甲减、痛风、类风湿性关节炎、前列腺肥大疾病。
3. 中药遵医嘱，不受以上开药天数的限制。

**外购药规定：**不论是否在医保定点药房购药，正常情况下不予报销，除非就诊的指定医院确实缺少该药，并允许外出购药。这时，医院需加盖含有该医院名称的印章，如该医院门诊部、收费处或医务处的印章。

**儿童用药规定：**员工子女除可使用社会基本医疗保险范围内药品外，如果当地有儿童医保目录的也可同时开放。

## 开药量及外购药

### Drug dosage and purchased drugs

#### Drug dosage regulations:

1. In general, one-time outpatient prescription for common diseases does not exceed seven days; one-time outpatient prescription for common chronic diseases (except for other chronic diseases listed below) does not exceed fourteen days; one-time outpatient prescription for emergency cases does not exceed three days; and no more than fourteen days for discharge and business trip.
2. For special chronic diseases with definite diagnosis and stable condition (because of the need for long-term continuous use of the same drug to control the condition, if discontinued, it will aggravate the patient's condition and cause serious adverse consequences), the dosage of outpatient medication can be limited to one month (but the last outpatient service has more than five days, the same drug can not be repeated in this outpatient service). Special chronic diseases referred to here include hypertension, hyperlipidemia, chronic renal insufficiency (azotemia stage, uremia), diabetes, coronary heart disease, cerebrovascular disease, chronic hepatitis, stroke, cirrhosis, tuberculosis, psychosis, cancer, hyperthyroidism, hypothyroidism, gout, rheumatoid arthritis and prostatic hypertrophy.
3. Chinese medicines comply with doctor's instructions and are not subject to the limitation of the above prescription days.

#### Outsourcing drug regulations:

Normally, no reimbursement is allowed, whether or not the drug is purchased at the designated pharmacy of the Medical Insurance Company, unless the designated hospital does not have the drug and is allowed to go out to purchase the drug. At this time, the hospital should be stamped with the name of the hospital, such as the hospital outpatient department, toll office or medical department.

#### Drug regulations for children:

In addition to using medicines within the scope of social basic medical insurance, children of employees can also be opened at the same time if there is a child health insurance catalogue in the local area.



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# PART 04

自助服务  
Self service



APP “掌上中意”



支持APP Store及主流安卓市场  
Support for APP Store and Android Market

中意官网 Official Website



<http://www.generalichina.com>

# “掌上中意” APP - 首次登录

## First Landing APP



步骤1  
Step 1

### 下载APP “掌上中意”

- 保险福利保障查询
- 下载个人保单凭证
- 在线自助理赔
- 理赔状态查询

### Download APP “掌上中意”

- Insurance and Welfare Guarantee Query
- Download Personal Policy Vouchers
- Online Self-Assistant Compensation
- Claim Status Query



步骤2  
Step 2

### 首次登陆

- 点击“我的保障”
- 进入登录账号绑定页面

### First Landing

- Click on "My Benefit"
- Enter the login account binding page



步骤3  
Step 3

### 首次登陆

- 输入手机号码，获取验证码

### First Landing

Key in cell phone NO., and get identifying code



步骤4  
Step 4

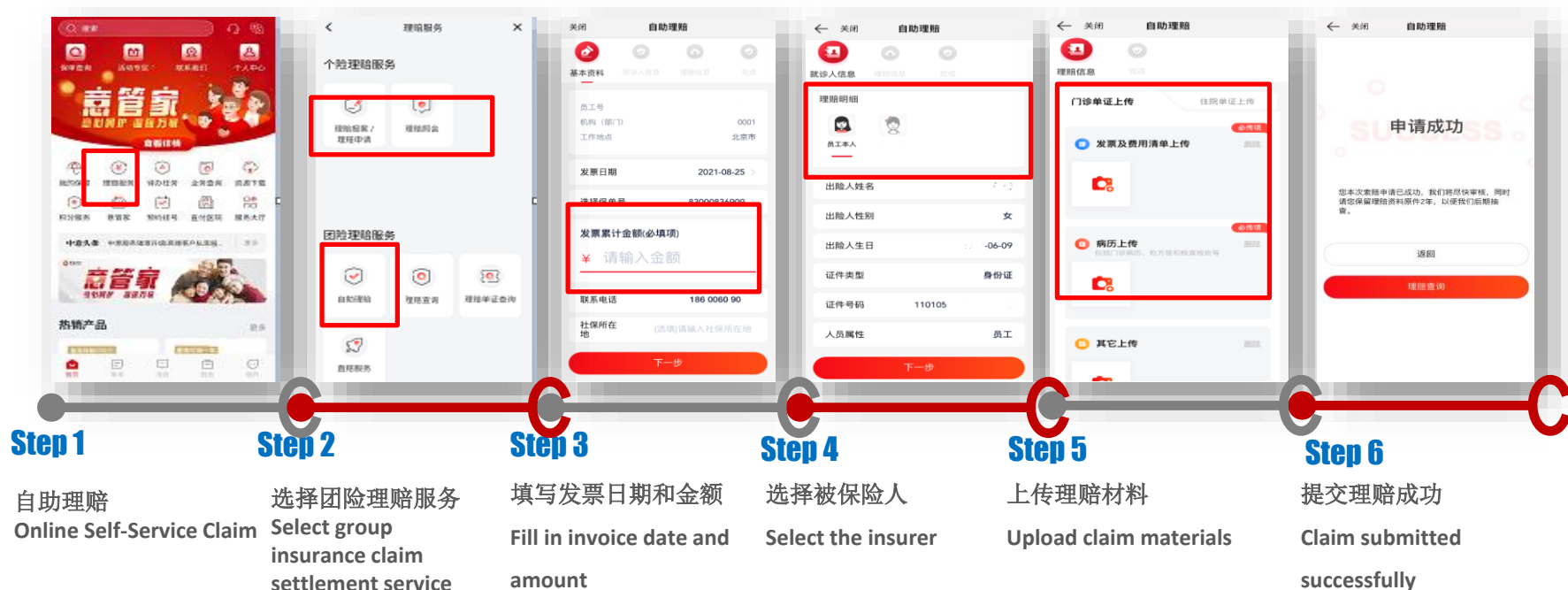
### 信息绑定

- 进入个人主页

### Enter personal homepage

# “掌上中意” APP – 自助索赔申请流程

## APP-Online Claim Self-Service Procedure



备注1: 在线索赔单次金额不超过800元, 票据无需提交纸质资料, 请勿重复索赔;

备注2: 索赔票据就诊后尽快提交, 纸质保留有效期两年, 中意保留追偿权利;

备注3: 在线索赔如缺少资料被拒, 可补充上传相应资料后重新索赔, 理赔时效为上传完整资料后5个工作日。

Note 1: The amount of the online claim is not more than RMB800; the bill does not need to submit paper information, please do not re-claim;

Note 2: Claim bills should be submitted as soon as possible after consultation. Paper retention is valid for two years, and we would like to reserve the right of recourse.;

Note 3: If online claims are rejected for lack of information, they can be reimbursed after uploading the relevant information; the limitation of claims is 5 working days after uploading complete information.

# “掌上中意” APP - 理赔状态查询

## APP-Online Claim Status Query



步骤 1  
Step 1

自助理赔  
Self-Service Claim



步骤 2  
Step 2

理赔查询  
Group Insurance Self-Service Claim



步骤 3  
Step 3

理赔清单  
Claim List



步骤 4  
Step 4

理赔分割单  
Claim split sheet



# “掌上中意” APP - 保障内容和个人保险凭证下载

## APP-Insurance Benefit Query& Personal Insurance Certificate Download



步骤1  
Step 1

保障查询  
Insurance Benefit  
Query



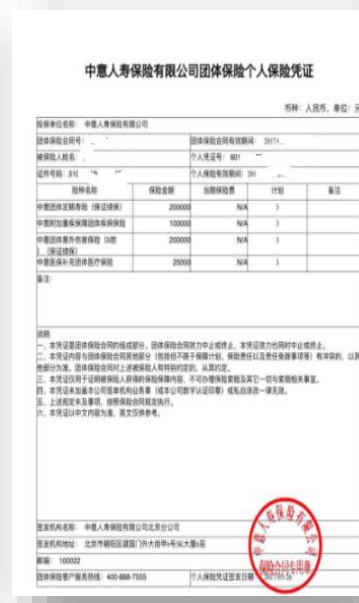
步骤2  
Step 2

选择团体保单  
Select group Insurance  
policy



步骤3  
Step 3

查看保险凭证  
View insurance certificate



步骤4  
Step 4

下载或打印  
Download or print



### 便捷服务

CONVENIENT SERVICE



保单信息



理赔查询



在线索赔



理财账户



自选计划



投资价格



直付医院



资源下载

### 团体保险购买渠道

GROUP INSURANCE PURCHASING CHANNELS

商业团体保险

中国石油客户服务



团体保险渠道是专门为团体客户提供医

**进入系统可进行以下自助操作:**

Entry system can perform the following self-service operations:

- 查询员工保障范围及个人信息
- Inquire about the scope of employee security and personal information
- 查询理赔进展及明细
- Inquiry about the progress and details of claims settlement
- 修改联系方式（手机号和邮箱）
- Modification of contact information (mobile phone number and mailbox)
- 银行账户信息变更
- Bank Account Information Change
- 打印个人保险凭证
- Print Personal Insurance Certificate

**以下操作请联系公司HR进行操作:**

Please contact HR for the following operations:

- 姓名和身份证号码变更
- Name and ID Card Number Change
- 增加家属
- Add family members
- 保障内容变更
- Change of Benefit Content
- 出差、社保等相关证明材料
- Business trip, social security and other related supporting materials

## 中意官方网站 - 保单查询

### Generali China Website-Insurance Query

点击，系统会自动带出员工基本信息及保障信息  
Click, the system will automatically show basic and security information of employees

保单信息

当前保障

保单历史

联系信息变更

个人资源

投资产品转换

账户信息变更

返回首页

户信息

保障信息

○ 员工本人

姓名:

证件号码: 1

费用	项目	项目值
----	----	-----

 保单信息 >

当前保障 保单历史 联系信息变更 个人资源 投资产品转换 账户信息变更

返回首页

输入年份  
Key in Year

保单年度 : 2017

查询

点击查看  
Click and Check

保单历史

保单号	生效期间	投保单位	主要操作
83002730600	2017-10-26~2085-10-25		 保障  信息
83000836905	2017-01-01~2017-12-31	中意人寿保险有限公司北京分公司	 保障  信息

# 中意官方网站 - 保单信息变更

## Generali China Website-Information Modification

保单信息 >

当前保障

保单历史

联系信息变更

个人资料

投资产品转换

账户信息变更

返回首页

查询条件

保单年度: 2017 查询

输入年份  
Key in Year

保单联系信息管理

修改	保单号	电子邮件	手机	座机	短信
	83002730600				开通
	83000836905				开通

☐ 全部保单处理

点击需要修改的保单  
Click what you want to modify

# 中意官方网站 - 个人保险凭证下载

## Generali China Website-Personal Insurance Certification Download

保单信息

当前保障

保单历史

联系信息变更

个人资源

投资产品转换

账户信息变更

返回首页

查询条件

保单年度 : 2017

查询

输入年份  
Key in Year

个人资源

保单号	生效期间	投保单位	主要操作
83002730600	2017-10-26~2085-10-25		<a href="#">手册</a> <a href="#">凭证</a>
83000836905	2017-01-01~2017-12-31	中意人寿保险有限公司北京分公司	<a href="#">手册</a> <a href="#">凭证</a>

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Click and download



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# PART 05

增值服务  
Value-added service



## 增值服务 Value Added Service

### 快速问诊Online Health Consultation

30万三甲医生，智能分钟快速响应

300,000 top three doctors, intelligent and quick response in minutes



**问诊形式:** 图文/语音问诊

**服务内容:** 医疗咨询、疾病分析、用药指导

**服务优势:** 医生资源庞大，反应快速，服务稳定

**服务时间:** 7X24小时

**Interrogation form:** Graphic / voice interrogation

**Service content:** medical consultation, disease analysis, medication guidance

**Service advantages:** doctors have huge resources, fast response and stable service

**Service Time:** 7 x 24 hours service

### 私人医生Personal Doctor

图文电话 轻松问诊

Picture and text telephone for easy consultation



**问诊形式:** 图文/电话问诊

**服务内容:** 医疗咨询、疾病分析、用药指导、就医推荐

**图文服务:** 8:00-22:00, 7X14小时, 15分钟内接诊

**电话服务:** 8:00-18:00, 7X10小时

**Interrogation form:** Graphic / voice interrogation

**Service content:** medical consultation, disease analysis, medication guidance,  
Medical recommendation

**Graphic Service:** 8:00-22:00, 7x14 hours, reception within 15 minutes

**Graphic Service:** 8:00-22:00, 7x14 hours, reception within 15 minutes



## 增值服务 Value Added Service

### 问诊开药\* Consultation and prescription\*

在线开具电子处方

E-prescribing Online



**在线问诊:** 专科医生问诊评估

**在线开药:** 问诊完成后可查看医生开具的电子处方

**送药到家:** 处方内药品配送到家

**服务时间:** 8:00-21:30, 7x13.5小时, 15分钟内接诊

**Online consultation:** specialist consultation evaluation

**Online prescription:** after consultation, you can view the electronic prescription issued by the doctor

**Home delivery:** home delivery of prescription drugs

**Service time:** 8:00-21:30, 7x13.5 hours, reception within 15 minutes

**\*药费需员工自付费**

### 在线购药\* Online drug purchase\*

引入知名互联网药品平台

Introduce well-known Internet drug platform



**叮当药品平台无缝对接**

**药品种类齐全**

**平台专业药师指导**

**服务时间:** 28分钟送药到家, 24小时服务

**Seamless connection of Dingdang drug platform**

**Complete types of drugs**

**Platform professional pharmacist guidance**

**Service time:** 28 minutes to deliver medicine home, 24 hour service

**\*药费需员工自付费**

### 自助挂号 Self service registration

千余家医院不限次在线挂号

More than 1000 hospitals have unlimited online registration



**服务内容:** 在线平台自助选择地区、医院、科室为您和家人完成门诊预约, 预约平台24小时开放, 可自助预约近1200家医院

**服务标准:** 实现“1+5”关联人挂号权限

**服务提示:** 自助挂号号源库实时更新, 以挂号平台页面显示为准

**特殊说明:** 该平台号源同114平台

**Service content:** the online platform can self select regions, hospitals and departments to complete outpatient appointments for you and your family. The appointment platform is open 24 hours and can make self-service appointments for nearly 1200 hospitals

**Service standard:** realize "1 + 5" affiliate registration authority

**Service tips:** the self-service registration source database is updated in real time, subject to the display of the Registration Platform page

**Special note:** the source of this platform number is the same as 114 platform

## 增值服务 Value Added Service



### 健康直播


- 中意筛选网络机构的最优专家资源提供讲
- 每个月一期在线直播, 在线提问增强互动
- 选材包括疾病预防及健康保健热点知识
- 打破时间地点限制, 无限次收看回放
- GCL select the best expert resources of network institutions
- Online live broadcast once a month, online questions to enhance interaction
- The selection includes knowledge of disease prevention and health care
- Break the time and place limit and watch playback unlimited times



### 健康月刊

- 中意团队精选制作健康月刊, 帮助客户提高健康意识
- 内容包括最新健康资讯, 以及养生、慢病、心理、疾病、营养、健身、旅行、急救等知识
- 内容经过严格审核, 资料来源国际权威机构, 确保专业
- 中英文版本覆盖企业客户不同国籍人群
- GCL selected and produced a monthly health magazine to help customers improve their health awareness
- The content includes the latest health information, as well as health preservation, chronic diseases, psychology, diseases, nutrition, fitness, travel, first aid and other knowledge
- The content has been strictly reviewed and the data comes from international authoritative institutions to ensure professionalism
- The Chinese and English versions cover corporate customers of different nationalities





在追求美好生活的路上，**中意**更懂你  
*We understand you much better on your way to pursue a good life!*

谢谢聆听！  
*Thanks!*