

保障计划方案

Insurance Benefits Plan

保险项目 Insurance Coverage	具体说明 Insurance Liabilities	保险金额（元） Maximum Sum Assured
意外身故和残疾 Accidental Death & Dismemberment	意外身故和残疾保险金 Paying Accidental Death & Dismemberment	20 万元/人 RMB200,000 per person
公交意外伤害保险金 Public Transport Accident Coverage	飞机 40 万 Air Maximum Sum Assured RMB400,000 轮船 20 万 Boat Maximum Sum Assured RMB200,000 公共汽车、出租车 10 万 bus、car、taxi Maximum Sum Assured RMB100,000 轨道交通 20 万 metro Maximum Sum Assured RMB200,000	
重大疾病保险 Critical illness Coverage	被保险员工初次罹患指定 25 种重大疾病，按重大疾病的保险金额给付保险金。 Paying critical illness benefit if the insured diagnosed to suffer one of the 25 kinds of critical illness for the first time	10 万元/人 RMB100,000/per person
门急诊医疗 Outpatient Medical Coverage	在保险责任有效期内，被保险人因遭受意外伤害或疾病，并在指定医院进行门诊和急诊治疗所产生的合理费用按 90% 赔付。 Paying reasonable outpatient medical expense in the specified hospital after the occurrence of the insured accidental event or illness; Reimbursement ratio 90%	2 万元/人 RMB20,000/per person
住院医疗 Inpatient Medical Coverage	在保险责任有效期内，被保险人因遭受意外伤害或疾病，并在指定医院进行住院治疗所产生的合理费用按 100% 赔付。 Paying reasonable inpatient medical expense in the specified hospital after the occurrence of the insured accidental event or illness; Reimbursement ratio 100%.	5 万元/人 RMB50,000/per person
住院津贴 Hospitalization Allowance Medical Coverage	被保险人因意外和疾病导致住院给付住院津贴，每保险年度最多给付 180 天住院津贴，免赔天数 3 天。 Paying hospitalization medical allowance benefit ; The accumulated maximum benefit days shall be no more than 180 days for a policy year; Deductible of 3 days	150 元/天 RMB 150 per day

notes:

1、 25 kinds of critical illness

- a. Malignant Tumor—excluding part of early malignant tumors
- b. Acute Myocardial Infarction
- c. Major Organ Transplantation or Hematopoietic stem cell transplantation—requiring allotransplantation
- d. Stroke sequelae—permanent dysfunction
- e. End-stage renal disease or Chronic renal failure uremia – requiring hemodiafiltration treatment or kidney transplant surgery
- f. Coronary artery bypass surgery
- g. Multi-limb loss –complete separation
- h. Acute or subacute severe hepatitis
- i. Benign brain tumors—requiring craniotomy or radiotherapy
- j. Chronic liver failure decompensated—excluding those caused by alcoholic or drug abuse
- k. Sequelae of meningitis or encephalitis sequelae—permanent
- l. Deep Coma-- excluding those caused by alcoholic or drug abuse
- m. Binaural hearing loss --permanent
- n. Blindness --permanent
- o. Paralyzed --permanent
- p. Heart valve surgery—requiring thoracotomy
- q. Serious Alzheimer's disease –complete loss of self-dependent subsistence ability
- r. Serious brain injury—permanent dysfunction
- s. Serious Parkinson's disease-- complete loss of self-dependent subsistence ability
- t. III serious burns—no less than 20% of whole bodily skin
- u. Severe primary pulmonary hypertension—showing heart failure
- v. Severe motor neuron disease-- complete loss of self-dependent subsistence ability
- w. Loss of language ability—complete loss despite of no less than 12 months of positive treatment
- x. Severe aplastic anemia
- y. Aortic Surgery –requiring thoracotomy or cholecystectomy

2、 The specified hospital

This Agreement stipulates that designated hospitals are State-owned hospitals at level 2 or above designated by Social Security in mainland china (not including Hong Kong, Macao, Taiwan). The foreign district, VIP departments, specialized treatment ward and high ranking official ward in those hospitals are exclusive.