安盛

"尚越"环球
Global Prestige

目之所及
心之所向

产品说明书
Brochure

产品特色 Product Features

保额每人每年
800万人民币
RMB8,000,000
annual limit

既往症治疗
(等待期90天)
Pre-existing Conditions
Treatment
(90 days of Waiting period)

就医免现金*
直付服务
Direct billing with
medical card

全球可携带保单
International Portability
with in AXA Group

附加牙科、
预防保健及生育福利
Add-on dental、preventive
care and maternity benefits

全球优质医疗网络,
享受高品质就医服务
Access to extensive hospital
network, so as to
provide you quality medical service

*具体免现金直付服务请参考产品服务手册。
*Please refer your claim guide for more details about the direct billing service.

增值服务 Extended Value-Added Medical Service

心理咨询
Psychological counseling

在线家庭医生
Online family doctor

陪诊服务
Outpatient & Inpatient
Escort

门诊协调
Outpatient coordination

非重疾第二诊疗意见
Non-critical illness Second
Medical Opinion

新增重疾门诊检查加急服务
Expedited Hospital Examination
Service for Critical Illnesses

住院绿通及重疾
异地就医费用补助
Hospitalization coordination
and subsidies for medical
treatment for CI in other places

新增重疾MDT多学科会诊服务
Multi-Disciplinary Treatment
Service for Critical Illnesses

出院交通安排
Discharge Transportation
Service

护工服务
Exclusive nursing service
in hospital

院后上门护理服务
(更多项目种类)
Home Care of Post-Hospitalization
(more optional items)

非重疾异地就医返程交通费用补助
Subsidies of transportation
expenses of return journey
for non-critical Illness

“尚越”环球个人高端医疗保险
Global Prestige Individual Medical Insurance

币种 Currency：人民币 RMB（元YUAN）

保障区域 Area of Cover	亚洲计划 Asia Plan	国际计划(除美国) International Plan(ex.US)	全球计划 Worldwide Plan
保险金额 Insured Amount	8,000,000		
住院及日间治疗免赔额 Hospitalization & Daycare Benefit Deductible Per Policy Year	0/10,000/30,000/50,000		
住院及日间治疗保障 Inpatient and daycare Treatment Benefits			
住院费用 Hospital Charges	全额赔付 Paid in full for eligible expenses		
住院床位费及膳食费 Daily Room&Board Charges	标准单人病房 Standard single room		
陪房费用 Hospital Companion Bed Charges	全额赔付 Paid in full for eligible expenses		
私人护士/护工费用 Private Nurse/Nursing Workers Charges	2,000/天且每一保单年度最高90天，或全额赔付(需获得事先授权及由保险人安排) Up to RMB 2,000 per day and up to 90 days per Policy Year or Paid in full subject to per-authorization and arrangement made by insurer		
住院康复治疗 Inpatient Rehabilitation Treatment	每一保单年度最高60天 Up to 60 days per Policy Year		
住院精神疾病治疗 Inpatient Psychiatric Treatment	50,000		
整形外科手术 Reconstructive Surgery	全额赔付 Paid in full for eligible expenses		
大陆公立医院住院津贴（每一保险年度累计赔付30天） Public Hospitals allowance of Mainland China (Up to 30 days per policy year)	1,500/天 RMB 1,500 per day		
无理赔津贴 No Claim Cash Benefit	1,800/天且每一保单年度最高30天 RMB 1,800 per night , up to 30 days per policy year		
门诊治疗保障(可选) Out-patient Treatment Benefits (Optional)			
全科医师或专科医师咨询及治疗费 General Practitioner and Specialist Consultation and Treatment Charges	全额赔付 Paid in full for eligible expenses		
CT、MRI、PET、X 线和步态扫描 Computerized Tomography,Magnetic Resonance Imaging,Positron Emission Tomography, X-rays and Gait Scans	全额赔付 Paid in full for eligible expenses		
脊椎指压治疗、针灸、顺势疗法、整骨疗法及中医治疗 Courses of Chiropractic Treatment,Acupuncture,Homeopathy,Osteopathy and Traditional Chinese Medicine	每一保单年度最高12次 Up to 12 times per policy year		
物理治疗 Physiotherapy	30,000		
言语治疗及职业治疗 Courses of Speech Therapy and Occupational Therapy	全额赔付 Paid in full for eligible expenses		
精神疾病门诊治疗 Psychiatric Treatment Received as an Outpatient	3,000/次且每一保单年度最高12次 Up to 12 times per policy year, RMB 3,000 per time		
拓展责任 Extended Benefits			
住院及日间治疗前/后诊疗（限前/后90天内） Pre and Post In-patient/Daycare (within 90 days) Diagnosis and Treatment Charges	全额赔付 Paid in full for eligible expenses		
癌症门诊治疗 Cancer Treatment Received as an Outpatient	全额赔付 Paid in full for eligible expenses		
肾透析门诊治疗 Kidney Dialysis Treatment Received as an Outpatient	全额赔付 Paid in full for eligible expenses		
器官移植后抗排异门诊治疗 Anti-rejection treatment after organ transplant as an Outpatient	全额赔付 Paid in full for eligible expenses		
门诊外科手术 Surgical Procedures Received as an Outpatient	全额赔付 Paid in full for eligible expenses		
既往症治疗*（**等待期90天**） Pre-existing Conditions Treatment* (**90 days of Waiting period**)	15,000或经保险人审核后批准的保险金额[7] 15,000 or the amount approved by the insurer[7]		
先天性疾病治疗#（**等待期90天**） Congenital Conditions Treatment# (**90 days of Waiting period**)	100,000		
睡眠测试和治疗 Sleep Testing and Treatment	30,000		
口腔颌面外科手术 Oral and Maxillofacial Surgery	全额赔付 Paid in full for eligible expenses		
家庭看护 Home Nurse	全额赔付 Paid in full for eligible expenses		
临终关怀和姑息治疗 (**等待期180天**) Hospice and Palliative Care (**180 days of Waiting period**)	250,000		
人类免疫缺陷病毒感染/艾滋病治疗 (**等待期180天**) HIV/AIDS Treatment (**180 days of Waiting period**)	800,000		
义肢/人造假体(手术植入)** Artificial Prosthesis (Surgical Implants)**	全额赔付 Paid in full for eligible expenses		
医疗辅助器械和耐用医疗设备 Medical Aids，Durable Medical Equipments	10,000		
救护车费用 Ambulance Transport Charges	全额赔付 Paid in full for eligible expenses		
保障区域外紧急治疗 Emergency Treatment Outside Area of Cover	全额赔付 Paid in full for eligible expenses		
意外牙科紧急门诊治疗 Outpatient Emergency Dental Treatment (Due to accidents only)	全额赔付 Paid in full for eligible expenses		
意外紧急门诊治疗 Outpatient Emergency Treatment (Due to accidents only)	全额赔付 Paid in full for eligible expenses		
全球紧急医疗救援 International Emergency Medical Assistance	全额赔付 Paid in full for eligible expenses		
特定互联网医院在线问诊及药品费用（仅适用于6至65周岁被保险人，非慢性病，此项责任无等待期) Online Consultation and Medicine at Specified Internet Hospital(Applicable to the insured aged 6 to 65 years old ONLY,No chronic disease,No Waiting Period applied)	问诊不限次数；药品费每年累计限额5,000元，每月最多赔付4次，每次限额500元 Unlimited consultation visits;Annual medicine limit RMB 5,000, up to 4 reimbursement per month and up to RMB 500 per reimbursement		
牙科及预防保健保障(可选) Dental and Preventive care Benefits (Optional)			
基于家族病史的健康筛查 Screening Recommended bya Physician due to Family History	2,000		
健康检查 Health Screen	8,000		
女性乳腺及宫颈检查 (限每一保单年度各1次) Breast and Cervical Exam for Female (Once per policy year)			
男性前列腺检查 (限每一保单年度1次) Prostate Exam for Male (Once per policy year)			
肠道早期病变无创筛查 (常卫清，限每一保单年度1次) Early Intestinal Lesions Non-invasive Screening (Coloclear, Once per policy year)			
疫苗接种费用 Vaccination Charges	12,000		
常规牙科护理/治疗 Routine Dental Care/Treatment	赔付75%，每一保单年度不超过10,000 75% of eligible expenses incurred up to RMB10,000 per Policy Year		
常规视力护理 Routine Optical Care	3,000		
生育保障(等待期180天，可选) Maternity Benefits (180 days of Waiting period，Optional)			
产前及产后并发症 Pre-and Post-natal Complications Charges	全额赔付 Paid in full for eligible expenses		
新生儿常规医疗费用（限出生14天内）Routine care for New Born Baby for 14 days upon Birth	全额赔付 Paid in full for eligible expenses		
妊娠及分娩费用 Pregnancy and Delivery Charges	90,000		

注释Note:

1. 所有费用必须合理且必需。All expenses must be reasonable, necessary and customary.
2. 对于直接付费服务，如有任何计算错误或不属保障范围的项目，您有义务接受理赔款的最终调整。For direct billing service, you are oblingated to accept the final adjustment in charges and actions if there is any miscalculation or uncovered item according to the terms and conditions of the policy.
3. 各项保险责任给付金额不超过保障利益表列明的保险金额，且所有保险责任的合计给付金额不超过人民币800万元。The coverage of each insurance benefit shall not exceed insurance amount specified in the Benefits Schedule and the total coverage of all benefits shall not exceed RMB 8 million.
4. 既往症治疗：该项保障仅限于首次投保时已在投保单中向本公司披露并经本公司审核且书面认可的病症。Pre-existing Conditions Treatment: This coverage is subject to the conditions disclosed by the Insured Person to the Company in the application form and approved in writing by the Company.
5. ** 需由主治医生推荐或转诊 recommended or referred by the attending physician
6. #先天性疾病治疗：该项保障仅限于本合同首次生效日后首次出现症状并确诊的先天性疾病。Congenital Conditions Treatment: This coverage is subject to the congenital diseases that first appear and are diagnosed after the first effective date of this policy.
7. 被保人需经医学核保，对于审核通过的既往症及其相关症状的治疗，首年投保会有90天等待期，保险涵盖额度为15,000元。对连续投保的被保险人，第二个保险年度额度为15,000元，第三及第四个保险年度额度为30,000元，第五个保险年度起，既往症及其相关症状的治疗涵盖额度按每年**10,000**元递增。未经审核的，保险人不承担保险责任。Full medical underwriting required．Approved pre-existing conditions will be covered up to ¥15,000 with 90 days waiting period in the first policy year. For renew policies, the coverage for pre-existing conditions are ¥15,000 for the second year, ¥30,000 for the third and fourth year, start at the fifth year the coverage will be increased by ¥**10,000** in each subsequent year upon renewal.No coverage for non-approved Pre-existing Conditions.
8. 对于最近1年、连续2年、连续3年、连续4年及以上无理赔记录的被保险人，可享续保折扣分别为5%、10%、15%、20%。Fortheinsured who have no claim record inrecent 1 year，2 consecutive years, 3 consecutive years, 4 consecutive years or more, the renewal discount can be 5%, 10%, 15%, 20% respectively.
9. 未成年子女需跟随父亲或母亲一起投保。附属被保险人的保障区域不得高于主被保险人，但保障利益可以优于主被保险人。Application for children must include at least one parent．Dependent Insured's coverage area should not be higher than Maininsured's, while his/her insurance benefits may be better than Main Insured's.
10. 同一家庭单中所有子女的保险计划、保险利益与住院免赔额必须一致。The insurance plan，benefit and inpatient deductible of all children should be the same.

直付医院举例 Hospital Direct

省/市 city	医院 Hospital
北京 Beijing	中日友好医院,国际医疗部 China-Japan Friendship Hospital, International Medical Center
	北京协和医院,国际医疗部 Peking, Union Medical College Hospital, International Medical Services
	中国中医科学院广安门医院,国际医疗部 Guanganmen Hospital,China Academy of Chinese Medical Sciences
	北京明德医院 OASIS International Hospital
	北京天坛普华医院 Beijing Tiantan Puhua Hospital
	北京和睦家医院 Beijing United Family Hospital
上海 shanghai	复旦大学附属华山医院,国际医疗中心 Huashan Worldwide Medical Center
	上海交通大学医学院附属仁济医院,浦东分院特需部 Renji Hospital of Shanghai Jiaotong University, Pudong Branch,VIP Department
	上海国际医学中心 Shanghai International Medical Center
	上海和睦家医院 Shanghai United Family Hospital
	上海百汇医疗,**瑞新门诊部** Parkway Health Shanghai Centre Medical and Dental Center
广州 Guangzhou	南方医科大学南方医院,惠侨楼 Nanfang Hospital of Southern Medical University, Huiqiao Building
	中山大学附属第一医院,特需部 The First Affiliated Hospital of Sun Yat-sen University, Private Medical Service
	广州和睦家医院 Guangzhou United Family Hospital
深圳 Shenzhen	北京大学深圳医院,特诊门诊 Peking University Shenzhen Hospital, Priority Clinical Center
	香港大学深圳医院国际诊疗中心 The University of Hongkong, Shenzhen Hosptial International Medical Center
台北 Taibei	台北长庚纪念医院國際服務中心 Taipei Chang Gung Memorial Hospital International Service Center
	台安医院特诊中心,台北 Taiwan Adventist Hospital, International Healthcare Center
澳门 Macau	香港卓健医疗服务中心,澳门普通科医生网络 Quality Healthcare Medical Services Limited, Macau GP Group
香港 HongKong	莱佛士医疗中心,中环 Raffles Medical Centre, Central
	莱佛士医疗中心,香港国际机场 Raffles Medical Center, Chek Lap Kok
	香港港安医院 Hong Kong Adventist Hospital
	香港养和医院 Hong Kong Sanatorium&Hospitall

国家 Country	医院 Hospital
Singapore	Parkway Shenton Pte Ltd
	KK Women'sand Children's Hospital,International Medical Services
	National Cancer Centre Singapore
	新加坡国立大学医院PLC National University Hospital Patient Liaison Centre
	Singapore General Hospital
	Singapore National Eye Center
	陈笃生医院PLC Tan Tock Seng Hospital Patient Liaison Centre
	Healthway Medical Group
	International Medical Clinic, Camden Clinic
	Raffles Medical Group
Thailand	Bangkok Hospital Trat
	Samitivej Thonburi Hospital
	BNH Hospital
	康民医院 Bumrungrad International Hospital
Indonesia	Klinik Penta Medica
	Siloam Hospitals Jambi
	National Hospital Surabaya
Philippines	The Medical City
	St.Luke's Medical Center, Global City
	Makati Medical Center
	St.Luke's Medical Center, Quezon City
Japan	圣路加国际医院 St.Luke's International Hospital
	东京医科大学医院 Tokyo Medical University Hospital

限制医疗机构清单 List of Restricted Medical Institutions

最新限制医疗机构(本公司不承担在该类医疗机构发生的任何费用)清单扫描二维码。
Please scan the QR code for the Restricted medical institutions (We do not cover any expenses charged by these providers) .

若有变动,以上医疗机构名单将及时更新在本公司网站www.axa.cn。
These lists above will be updated timely if have changes and the latest list is available at www.axa.cn.

2025年安盛集团
位列「全球五百强」[1]
第103位

In 2025, AXA Group was ranked 103st in Fortune Global 500 [1]

业务网络遍及全球
Business network now covers
50
个国家和地区
50 countries and regions around the world

为全球近
Serving the world's about
9500万
用户竭诚服务
95 million customers

全球拥有
154,000
名员工
154,000 employees

2024年集团总收入
Gross written premiums & other revenues
1,100亿欧元[2]
€110.0bn

[1] 依据《财富》2025年发布的数据。
[1] Based on the data published by Fortune in 2025.
[2] 截至2024年末。
[2] By the end of 2024.

安盛

“尚越”环球

个人高端医疗保险

Global Prestige

Individual Medical Insurance

2025年11月

November, 2025

95550

WWW.axa.cn

安盛天平财产保险有限公司