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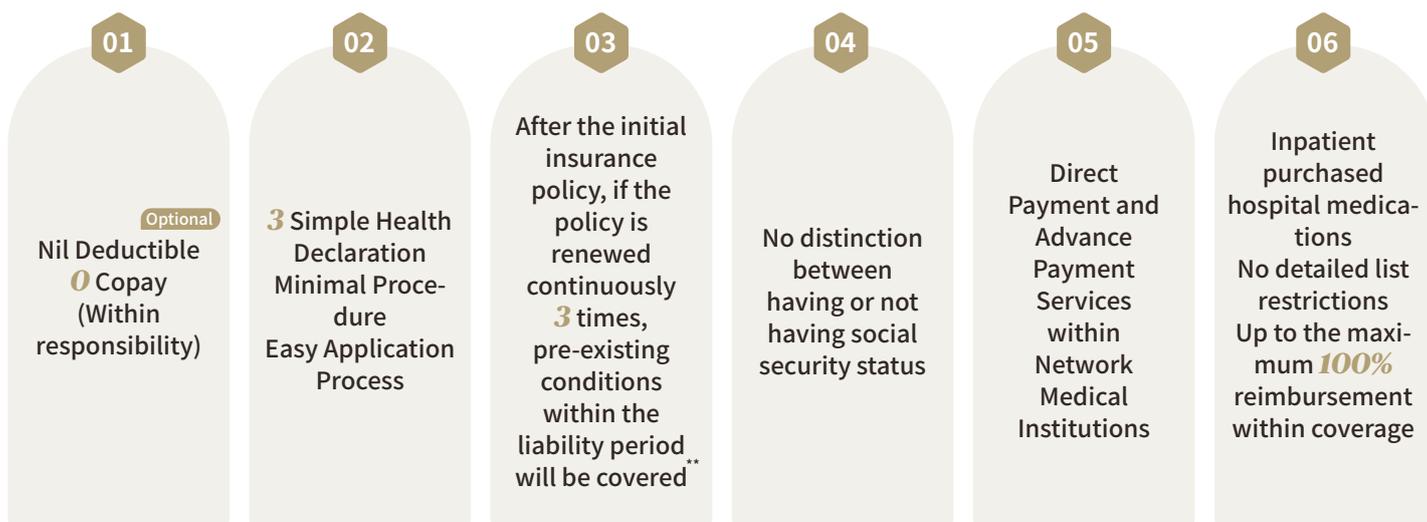
SMARTCARE ESSENTIAL PRO PLAN

Redefining the Standards



PRODUCT MANUAL

Committed to becoming a new model of high-end medical insurance



Example of Pre-existing Condition can be covered

- Hypertension without complications
- Mild to moderate fatty liver
- Breast hyperplasia
- Chronic Superficial Gastritis
- Hyperglycemia without complications
- Hyperlipidemia
- Thyroid nodules (not suspected of being malignant)
- Hepatitis B (HBsAg+, Anti-HBe+, Anti-HBc+, HBeAg-)
- Breast nodules (not suspected of being malignant)
- Kidney stones
- ...

*This product offers multiple deductible options. Specific coverage conditions are subject to the terms of the insurance contract.

**The Company shall not be liable for any pre-existing conditions, including ongoing pre-existing conditions, or for any related subsequent conditions or expenses arising therefrom, which were suffered by the insured within five years prior to the initial purchase of this insurance policy. This exclusion does not apply to individuals who have renewed this insurance policy continuously for three times following the initial purchase (Starting from the 4th year, pre-existing conditions that have been verified can be covered under the insurance policy).

Value-added Services

The Insured can start to benefit value added services once the policy is effective, not limited by pre-existing conditions.

-  Online family doctor
-  Psychological counseling
-  Outpatient coordination
-  Outpatient & Inpatient Escort
-  Exclusive nursing service in hospital
-  Discharge Transportation Service
-  Non-critical illness Second Medical Opinion
-  Expedited Hospital Examination Service for Critical Illnesses
-  Multi-Disciplinary Treatment Service for Critical Illnesses
-  Home Care of Post-Hospitalization (more optional items)
-  Hospitalization coordination and subsidies for medical treatment for CI in other places
-  Subsidies of transportation expenses of return journey for non-critical illness

Benefits Schedule of Smartcare Essential Pro Plan

with policy effective from March 01st, 2026

RMB (YUAN)

Annual Maximum Per Insured	8,000,000
Area of Cover	Mainland China(ex. HK, Macau, Taiwan)
Hospitals covered	General/VIP/International Department of Mainland China's Grade II and above * and Extended Hospitals approved by the Insurer*
Waiting Period (Not Applicable to Accidents or Continuous and Uninterrupted Policies)	30 days. Some diseases have 90-day waiting period (Please see the insurance policy for details)
Hospitalization & Daycare Benefit Deductible Per Policy Year	Nil / 15,000
Part 1: Hospitalization & Daycare Benefit	
1. Daily Room & Board Limit Per Day	Standard Private Room in Mainland China's Grade II and above public hospital*-Full Coverage Extended Hospitals approved by the Insurer- Room & Board Limit (please refer to the notes*)
2. Immediate Family Accommodation **(Max 90 days per disability)	Up to RMB 800 per night
3. Intensive Care Unit	Full Coverage
4. Hospital Miscellaneous Expenses (Prescription drugs, inpatient diagnostic procedures, nursing, operating theatre fees)	
5. Ambulance Service	
6. Inpatient Physiotherapy**, Surgeon's Fee, Anesthetist's Fee, Inpatient Physician's Visit	
7. Rehabilitation treatment**: Up to 28 days per policy year	
8. Public Hospitals allowance of Mainland China (limited to Inpatient in General Department, Up to 7 days per admission, Up to 30 days per policy year)	RMB 500 per day
Part 2: Special Outpatient Benefit	
1. Pre-hospitalization or Pre-daycare Specialist Consultation and Diagnostic Services (Up to 30 days before admission)	Full Coverage
2. Post-hospitalization or Post-daycare Treatment (Within 30 days immediately following the date of the last discharge from hospital)	
3. Cancer Treatment ,Outpatient Kidney Dialysis and anti-rejection treatment after organ transplant as an Outpatient	
4. Outpatient Emergency Dental Treatment (Due to accidents only)	
5. Outpatient Emergency Treatment (Due to accidents only)	
6. Outpatient Surgery	
Part 3: Major Organ Transplant ##	Full Coverage
Part 4: Artificial Prosthesis (Surgical Implants) **	
Part 5: Durable medical equipment (Annual limit per policy year)	3,000
Part 6: Emergency Assistance Service and Benefits	
1. Emergency Medical Attention, Telephone Medical Advice, Evaluation and Referral Appointment	Full Coverage
2. Emergency Medical Evacuation	
3. Repatriation After Treatment	
4. Repatriation of Mortal Remains/Ashes	
Part 7: 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)	Unlimited consultation visits; Medicine 80% Covered, Annual medicine limit RMB 2,000, up to 2 reimbursement per month and up to RMB 200 per reimbursement

Notes:

- All expenses must be reasonable, necessary and customary.
- For direct billing service, you are obligated 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.
- 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.
- A Grade II and above public hospital licensed by Ministry of Health of the People's Republic of China in which it is located as a medical and surgical Hospital for the care and Treatment of sick and injured persons as bed-paying patients, and which provides a full range of facilities for diagnosis, treatment and surgery, is supervised by a full-time staff of physicians at all times.
- *Please scan the QR code below to get the list of Extended Hospitals approved by the Insurer. The Daily Room & Board Limit of Hebei Yi Zhou Cancer Hospital and Shang Hai Proton heavy ion Hospital is up to RMB1,500 per day. Proton and heavy ion therapy must be pre-approved by the insurer and proceeded in Appointed Hospitals. The Extended Hospitals list above will be updated timely if it has changes and the latest list is available at www.axa.cn.
- ** Must be recommended or referred by the attending physician.
- ## Include all expenses of operating theatre & materials, anesthetists, surgeon and hospital service relating to the organ transplantation.
7. For the insured who have no claim record in recent 1 year, the renewal discount can be 5%.
8. For complete insurance coverage and exclusion, etc., please refer to the terms and conditions of insurance policy and the terms and conditions shall prevail.



Extended Hospitals



Direct Billing Medical Institutions

Case study

At the beginning of 2026 (March), Mama An, who lives in Shanghai, saw news about the release of the innovative commercial insurance drug list and decided to provide her family members high-end medical insurance that covers public hospitals' international departments and private hospitals, with no restrictions on medications, and offers direct billing services. Mama An and Papa An both have some minor health conditions and hope that only a simple medical declaration is required at the time of application, with underwriting conditions that are friendly to pre-existing conditions. Considering that the children see doctors frequently, she prefers to customize different deductible plans for each family member.

SMARTCARE ESSENTIAL PRO PLAN is a match!

✓ A family of three can choose different deductible plans and enjoy a 10% discount for new family policies.

Member	Age	Hospitalization deductible	Annual Premium (Yuan) <small>(Non-Beijing New Premium Rate)</small>
Father	35	15,000	2,057
Mother	32	15,000	1,910
Children	5	0元	3,005
Total Premium			6,972
Total premium with family discount (10% off)			6,275

*The above is for concept demonstration only; please refer to the official quotation for actual premiums.

✓ Pre-existing conditions covered under favorable terms.

- Father : In the physical examination in December 2019, kidney stones and fatty liver were discovered. However, there were no follow-ups or any treatment in the five years prior to insurance (no hospital visit records). Therefore, related medical visits would be normally covered under the first year of the policy.
- Mother: During the 2024 physical examination, uterine fibroids were discovered and follow-up was recommended. The medical visits related to uterine fibroids can be normally covered under the policy after three consecutive insurance renewals (that is, the policy effective in March 2029).

Premium

- When a family buys insurance for the first time, there is a 5% discount for 2 insured and a 10% discount for 3 or more insured.
- For the insured who have no claim record in recent 1 year, the renewal discount can be 5%.

Age \ Plan	Essential Pro Plan	
	Inpatient Nil Deductible	Inpatient 15,000 Deductible
0	3,910	2,151
10	2,897	1,594
20	2,865	1,576
30	3,374	1,856
40	5,343	2,939
45	7,188	3,954

*Currency: RMB (Yuan)

Notes:

- **Non Beijing** new policy rate shown in the table.
- If you want to know the Beijing rate, please consult your insurance consultant.
- The initial enrollment Age of the Main Insured shall be Adjust to 6 to 45 years old.
- Where the spouse and the child/children are Dependent Insureds, the initial enrollment age of the spouse shall be 18 to 45 years and that of the child/children shall be 30 days after birth to 17 years old (Age Last Birthday).
- Children aged 6 to 17 can be insured individually, applicable with a special rate table.
- The above rate display is for reference only. The final premium shall be subject to our underwriting Decision Notice.

This quotation is valid from Mar 01st, 2026 to Feb 28th, 2027.

This material is for reference only. Please pay attention to the application notice, service instruction manuals, and important matters such as exclusion clause. For complete insurance coverage and exclusion, etc., please refer to the terms and conditions of insurance policy and the terms and conditions shall prevail.