



安盛

SMARTCARE ESSENTIAL INPATIENT ONLY PLAN

**Making
Things
Happen**



Product Manual

In 2023, AXA Group was ranked
91st
in Fortune Global 500¹

Business network now covers

51

countries and regions around the world

Serving the world's about

100 million
customers

145,000
employees

Annual Group Gross Revenues

€102.7 bn²

¹ Based on the data published by Fortune in 2023.

² By the end of 2023.

Benefits Schedule of Smartcare Essential IP Only Plan

Currency: RMB

| | |
|---|--|
| 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 Renewal Policies) | 30 days |
| Optional Inpatient 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 Waiting Period applied) | Unlimited consultation visits; Medicine 80% Covered, Annual limit 2,000, Max 2 visits per month and up to 200 per visit |

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.
- Full coverage and all benefits payable shall be always subject to Annual Limit and the total payment amount of the above-mentioned insurance 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.
* **Extended Hospitals approved by the Insurer: Hebei Yi Zhou Cancer Hospital and Shang Hai Proton heavy ion Hospital (This therapy must be pre-approved by the insurer and proceeded in Appointed Hospital), Up to RMB 1,500 per day. Please scan the QR code below to get the list of other extended Hospitals approved by the Insurer.**
- ** 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.
- For the 28 critical illness stipulated by former CBIRC, subject to the pre-approval, AXA will provide value-added service, i.e. priority inpatient arrangement and extra compensation for non-local transportation and accommodation.
The Extended Hospitals list above will be updated timely if it has changes and the latest list is available at www.axa.cn.
- For the insured who have no claim record in recent 1 year, the renewal discount can be 5%.**



Extended Hospitals

Product Features

Insurance benefits include but not limit to in-patient, surgery, critical illness out-patient treatment, worldwide emergency assistance, etc. No restrictions on drugs and hospitals out of local social insurance scope.

An easy access to extensive hospital network that covers 280 cities and 31 provinces throughout China, **especially expand to 200+ Private hospital**, so as to provide you the appropriate doctor and treatment plan.

Direct-billing service available at over 1,000 hospitals in China, mainly are renowned public hospitals VIP wards, to save your precious time for claim process. *

Exclusive health information helping line, 7*24hr to answer your questions and provide you the quality experience.

Policy insured by AXA Tianping P&C insurance Co., Ltd, one of the leading foreign capital general insurance company in China and member of AXA GROUP.

Fully cover for cancer treatment ,outpatient kidney dialysis and anti-rejection treatment after organ transplant as an outpatient.
Drugs purchased outside the hospital shall comply with the claim assessment rules.

* Please refer yourclaim guide for more details about the direct billing service.

Premium

| Age | Plan | Essential IP only Plan | |
|-----|------|--------------------------|-----------------------------|
| | | Inpatient Nil Deductible | Inpatient 15,000 Deductible |
| 0 | | 3102 | 1706 |
| 10 | | 2299 | 1264 |
| 20 | | 2273 | 1250 |
| 30 | | 2677 | 1472 |
| 40 | | 4240 | 2332 |
| 50 | | 7029 | 3866 |
| 60 | | 12799 | 7039 |

*Currency: RMB

Notes:

- Non Beijing new policy rate shown in the table.
If you want to know the Beijing rate or the Child Only Policy rate, please enquiry your insurance consultant.
- The initial enrollment Age of the Main Insured shall be 06 to 65 years old.
Where the spouse and the child/children are Dependent Insureds, the initial enrollment age of the spouse shall be 18 to 65 years and that of the child/children shall be 15 days after birth to 18 years old (Age Last Birthday).
- The above rate display is for reference only.The final premium shall be subject to our underwriting Decision Notice.

This quotation is valid from September 1st, 2024 to August 31st, 2025.

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.