



安盛

SMARTCARE ESSENTIAL INPATIENT PLAN

Making Things Happen



Product Manual

In 2022, AXA Group was ranked 48th 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

AXA Group financial strength²

€ 102.0bn	ANNUAL GROUP GROSS REVENUES
€ 7.3bn	UNDERLYING EARNINGS
€ 45.4bn	SHAREHOLDERS' EQUITY
27.1%	DEBT GEARING
215%	SOLVENCY II RATIO

FINANCIAL RATINGS OF PRINCIPAL INSURANCE SUBSIDIARIES³

Standard & Poor's

AA-

As of March 2023

Moody's

Aa3

Fitch

A+

¹ Based on the data published by Fortune

² By the end of 2022

³ By the end of 2022

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/ RMB 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. Public Hospitals allowance of Mainland China (limited to Inpatient in General Department, 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 14 days before admission)	Full Coverage
2. Post-hospitalization or Post-daycare Treatment (Within 14 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 ##	
Part 4: Artificial Prosthesis (Surgical Implants) **	
Part 5: Durable medical equipment (Annual limit per policy year)	
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 (Except chronic illness, 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.
- * 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: Dongguan Donghua Hospital and Dongguan Kanghua Hospital, Up to RMB600 per day; Proton heavy ion Hospital (This therapy must be pre-approved by the insurer and proceeded in Appointed Hospital), Up to RMB1,500 per day.
- ** 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 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.
- Please refer to the Policy Wording for complete policy benefits and exclusions.

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 Proton Heavy Ion Therapy Hospital in Shanghai, well-known hospitals in Dongguan such as Donghua Hospital and Kanghua 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, the leading foreign capital general insurance company in China and member of AXA GROUP; Worldwide emergency and assistance service provided by AXA ASSISTANCE.

Fully cover organ transplant, cancer treatment and outpatient kidney dialysis. Drugs purchased outside the hospital shall comply with the claim assessment rules.

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

Premium:

Age	Plan	Essential IP only Plan	
		Inpatient Nil Deductible	Inpatient 15,000 Deductible
0		2845	1565
10		2183	1201
20		2158	1187
30		2542	1398
40		4026	2214
50		6675	3671
60		12154	6685

*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 enquire 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).