International Employee Healthcare Plan

CIGNA & CMC

International Employee Healthcare Plan

招商信诺

全球员工团体医疗保险计划

招商信诺 CIGNA & CMC

International Employee Healthcare Plan

It doesn’t matter where they are in the world;
your employees deserve quality healthcare.

无论你的员工身在何处;
他们都值得拥有一份令人信任的医疗保障。

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Important Note: This document serves only as a reference and does not form part of a legal contract.

重要注意事项：本文件仅供参考，不构成法律合同的一部分。

CIGNA & CMC Global Health Solutions

CIGNA & CMC Life Insurance Co. Ltd. ("CIGNA & CMC") was established by Cigna Corporation and a China Merchants Group affiliate in 2003. Founded in 1792, Cigna Corporation is a global health company that provides medical, dental, behavioral health, pharmacy and vision care benefits to approximately 71 million people around the world. As the largest provider of employer sponsored international benefits and services, Cigna has been operating in China since 1897. CIGNA & CMC International Employee Healthcare Plans help you protect the health and well-being of your employees and their families.

CIGNA & CMC offers a fully compliant healthcare plan that delivers the same best-in-class services which have made Cigna the world's leading global benefits provider. A unique local and global delivery structure that leverages CIGNA & CMC's local capabilities and Cigna's worldwide resources ensures members enjoy access to:

* Comprehensive International Medical Cover
* Globally Integrated Shanghai Service Center
* Worldwide, 24-hour Member Support
* China's Best Hospitals and Cigna Global Providers

招商信诺全球医疗保险解决方案

招商信诺人寿保险有限公司（"招商信诺"）于2003年由美国信诺集团和中国招商局集团的下属子公司联合创立。美国信诺集团是创建于1792年的全球性医疗保险服务公司，其向世界各地约4700万人提供医疗、牙科、行为健康、医药和视力保健保险。作为全球最大的团体国际雇员保险福利和服务供应商，美国信诺自1897年以来便一直在中国开展业务。招商信诺全球员工团体医疗保险计划帮助保障你的员工及其家人的健康。

招商信诺为中国市场提供完全合规的全球员工团体医疗保险计划和业内一流服务，而正是这种服务，造就信诺成为世界顶级的健康保险福利供应商。
在招商信诺的本地实践和美国信诺全球能力的帮助下，我们通过本地化和全球化相结合的独特服务模式来确保我们的客户可以享受到：

* 保障周全的高端医疗计划
* 整合全球资源的服务平台
* 全球24小时全天候客户服务支持
* 广泛的直付医疗网络　（包括中国一流医院和信诺的全球网络医院）

Our Advantages

- Most transparent and stable corporate structure in the high-end medical space in China: the only joint venture insurance company that combines the functions of issuing the policy and delivering the services, which can effectively minimize client's concerns and uncertainties for managing underwriting, claim and service inconsistencies caused by the Third Party Administrator structure.

- Comprehensive and client-oriented medical benefits with convenient pre-authorization requirements.

- Around-the-clock global service through multilingual, fully-staffed call centers in China, Scotland and the United States. Insured employees/ dependants reach a Cigna Service Representative whether they're inside or outside of China.

- Convenient direct billing arrangements with more than 100 public and private medical facilities across Mainland China, and the broadest network of health care professionals and facilities in the United States and internationally — a true advantage for globally mobile employees who regularly travel outside of China.

- Different tiers of medical plans for those locally hired foreigners and key local nationals who move around Asia Pacific region and the globe.

我们的优势

- 在中国的高端医疗险市场，我们的公司架构透明而稳定。事实上，招商信诺是目前唯一一家集出单和服务于一身的合资保险公司。和市场上的第三方管理（TPA）模式相比，我们的架构极大的减少了客户因核保、理赔以及服务的不一致性而带来的烦恼和不确定性。

- 提供全面的高端医疗保障以及便捷的预授权流程，保障更具人性化。

- 位于中国、苏格兰和美国的多语言客户服务中心可以保证24小时不间断的全球客户服务。无论参保员工及其家属身处中国境内或境外都可以随时与客户服务代表取得联系。

- 便捷的直付医疗网络遍布中国，拥有超过100家公立和私立直付医疗机构。与此同时，对于经常在国外出差的员工而言，美国境内及全球广泛的医疗机构和专业医疗网络也是一个超值的选择。

- 可为经常在全球和亚太地区出差的本土及外籍高管和员工提供不同方案的选择。

CIGNA & CMC

International Employee Healthcare Plan

What We Offer

We have a complete range of comprehensive and flexible products available to the corporate buyer

Core Medical Benefits:

Medical Options – we have four standard medical plan options available, and also provide customized plan to the group with over 50 employees, to satisfy the special needs of the client. Each provides comprehensive coverage including

- Inpatient and Day Case Healthcare Benefits
- Out-Patient Healthcare Benefits
- International Emergency Treatment Benefits services

Optional Benefits:

- Maternity Benefits - routine and complicated maternity
- Wellness Benefits - physical examinations, pap smear, mammogram and prostate cancer screening
- Dental Benefits - cover for investigative and restorative dental treatment
- Vision Benefit - coverage for an eye examination and additional optical expenses that may be incurred, such as prescription sunglasses/contact lenses

CIGNA & CMC CARE+:

- Health and Well-Being Assessment - The health and well-being assessment is a quick online survey that gives your employees a personalized report on areas of their health that may need improvement such as sleep, stress, or nutrition, which will be helpful for improving their life quality.

- International Employee Assistance Program (IEAP) - When your employees need help with work/life balance, personal, or family issues, they can reach to IEAP. Through our international employee assistance program, your employees have access to free, confidential assistance anytime, any day. They can gain assistance including short-term professional counseling, resources, referrals, and information.

- Expert Second Opinions - When someone receives a serious medical diagnosis, he or she may not know how to turn for advice regarding treatment options or how best to comply with treatment recommendations. CIGNA & CMC have partnered with the world-renowned Cleveland Clinic to help your employees get an expert second opinion. Cleveland Clinic will provide second medical opinion with an online review of the diagnosis that provides reassurance that the recommended medical treatment is appropriate.

CIGNA & CMC Assist:

Combining CIGNA & CMC's own service team and medical network with external medical resources, we have the following specialized local services in addition to core and optional medical benefits, that help your employees access quality health care:

- Appointment services for Chinese public hospitals
- Accompaniment services
- Local Expert Second Opinion through top tier public medical facilities in China

**Detailed product and service offerings must go with our products clauses.*
For further information, please contact your sales consultant

我们的产品和服务

我们向企业客户提供一系列全面而灵活的产品：

核心医疗保险福利

医疗方案 – 我们为客户提供四种可供选择的标准医疗方案，并可为50名员工以上的团体定制医疗计划。每一份方案都在承保条件范围内提供了全面的医疗保障，包括

- 住院/日间留院治疗保险福利
- 门诊医疗保险福利
- 全球紧急救治医疗保险福利

可选保险福利

- 生育保险福利 – 承保常规生育和生育并发症。
- 健康体检福利 – 提供常规体检、巴氏涂片、乳腺和前列腺癌检查。
- 牙科保险福利 – 提供检查和恢复性牙科治疗保险。
- 眼科保险福利 – 为您承保视力检查和其他相关配镜费用，如处方太阳镜/隐形眼镜等。

招商信诺 关爱有加 健康保健福利

- 健康保健评估 – 通过网上回答简短的问卷从而得到一份专属个人的保密的健康报告，这就是健康保健评估服务。通过报告个人可以了解需要改善的健康问题，包括睡眠，压力或者营养等等，以帮助其改善生活品质。

- 员工援助计划 – 当员工遇到类似如何平衡工作与生活，或者个人、家庭方面的困扰时，可通过员工援助计划获得帮助。通过我们的员工援助计划，被保险员工可获得免费的、保密的援助服务，包括短期的专业辅导，信息资源介绍等。

- 第二诊疗意见 – 当接到疾病诊断时，尤其是比较严重的疾病，怎样去判断或选择诊疗方案呢？ 招商信诺通过世界知名的 Cleveland Clinic 诊疗系统为员工获取专家第二诊疗意见提供帮助 – Cleveland Clinic 将通过其专家团队在互联网上的互动再次核查并认定诊断和医疗方案的准确性。

招商信诺 与您同行 增值服务

为了帮助客户得到便利的一流医疗服务，招商信诺特通过自有及合作供应商医疗资源提供以下增值服务

- 提供中国公立医院预约服务
- 安排陪同就诊服务
- 中国本土专家第二诊疗意见

* 具体服务内容及项目以产品条款为准。
欲了解详情，请联系您的销售顾问。

Insurance Benefits
保险福利

	Jade 翡翠计划	Silver 白银计划	Gold 黄金计划	Platinum 白金计划
Insurance Benefit – Maximum per main insured person / insured dependant per insurance period. 保险福利－每一保险期间每个主被保险人或家属被保险人的最高保险金额。	RMB 1,500,000 per insurance period 人民币1, 500, 000元每个保险期间	RMB 10,000,000 per insurance period 人民币10, 000, 000元每个保险期间	RMB 15,000,000 per insurance period 人民币15, 000, 000元每个保险期间	RMB 20,000,000 per insurance period 人民币20, 000, 000元每个保险期间
Coinsurance 共付比例 Coinsurance is the percentage of changes for covered expenses that the main insured person or insured dependant will be required to pay under the plan after satisfying the required deductible. 共付比例是指主被保险人或家属被保险人在达到免赔额之后，根据保单还需支付的费用比例。	1. Subject to a 20% coinsurance in some items under "Outpatient Healthcare Benefits" (See list below for details) 在"门诊医疗保险福利"下的部分项目有20%的共付比例，详见以下明细。 2. There will be no reimbursement for Jade plan if seeking services at hospitals or clinics in the Provider Copayment List below. 在翡翠计划下，如主被保险人或家属被保险人选择于后面"共付医院列表"列出的医院或诊所就诊，主被保险人或家属被保险人将承担100%的费用。	There will be 50% coinsurance applied to Silver Plan if seeking services at hospitals or clinics in the Provider Copayment List below. 在白银计划下，如主被保险人或家属被保险人选择于后面"共付医院列表"列出的医院或诊所就诊，主被保险人或家属被保险人将承担50%的费用。	There will be 20% coinsurance applied to Gold Plan if seeking services at hospitals or clinics in the Provider Copayment List below. 在黄金计划下，如主被保险人或家属被保险人选择于后面"共付医院列表"列出的医院或诊所就诊，主被保险人或家属被保险人将承担20%的费用。	0%
Coverage Area 保障地区	Mainland China, excluding Hong Kong, Macao and Taiwan 中国大陆，不含港澳台地区	Asia Including Australia and New Zealand 亚洲 包括澳大利亚，新西兰	Worldwide or Worldwide Excluding the USA 全球或全球除美国	Worldwide or Worldwide Excluding the USA 全球或全球除美国

Core Medical Benefits
核心保险福利

In-Patient/Day Case Healthcare Benefits
住院/日间留院治疗保险福利

	Jade 翡翠计划	Silver 白银计划	Gold 黄金计划	Platinum 白金计划
Hospital Charges for: 下列医院收费项目： ☐ Nursing and accommodation for in-patient treatment 住院治疗的护理和住宿；	100% Refund Up to RMB 1,200 per day 100%赔付，每日不超过人民币1，200元	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
☐ Day case treatment 日间留院治疗；	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
☐ Operating theatre and recovery room 手术室与康复室；	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
☐ Prescribed medicines, drugs and dressings for in-patient or day case treatment 住院或日间留院治疗的处方药、药物和包扎。	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
Parental Accommodation 家长留宿 This applies to insured dependant under the age of 18. CIGNA & CMC will pay for reasonable costs for a parent staying in the same hospital with the insured dependant. 适用于18岁以下的家属被保险人。招商信诺将支付一名家长与该家属被保险人同住一家医院合理的费用。	100% Refund 100%赔付 Up to 30 days per insurance period 每个保险期间不超过30天	100% Refund 100%赔付 Up to 30 days per insurance period 每个保险期间不超过30天	100% Refund 100%赔付 Up to 30 days per insurance period 每个保险期间不超过30天	100% Refund 100%赔付 Up to 30 days per insurance period 每个保险期间不超过30天
Surgeons' and Anaesthetists' Fees 外科医生和麻醉师费用	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
Specialist Physician's Fees 专科医生费用 This benefit is paid in full for regular visits by a specialist physician during stays in hospital including intensive care by a specialist physician for as long as is required by medical necessity 此项保险福利适用于留院期间专科医生的常规出诊（包括重症监护），时间长短视医疗需要而定	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付

	Jade 翡翠计划	Silver 白银计划	Gold 黄金计划	Platinum 白金计划
Surgical Procedures 外科手术	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
Radiotherapy, Chemotherapy, Oncology and Physiotherapy 放射治疗、化疗、肿瘤及物理治疗	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
Radiology, Pathology 放射检查，病理检查	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
Home Nursing charges 家庭护理费用 This benefit will be paid: 包括以下情况： □ If recommended by a specialist immediately after hospital treatment for as long as is required by medical necessity; 住院治疗后根据建议立即进行的家庭护理（时间长短视医疗需要而定） □ On a full time basis for as long as is required by medical necessity for treatment which would normally be provided in a hospital 按医院模式在家中接受全天候治疗（时间长短视医疗需要而定）	Not Covered 无赔付	Not Covered 无赔付	100% Refund 100%赔付	100% Refund 100%赔付
Surgical Appliance and/or Medical Appliance 外科器具及/或医疗器械 This benefit will be paid in respect of: 针对以下情况： □ an artificial limb, prosthesis or device which is inserted during surgery; 手术中置入的假肢、假体或设备； □ an artificial prosthesis or device which is necessary part of the treatment immediately following surgery for as long as is required by medical necessity; 因医疗所需，作为术后治疗必需部分的人工装置或辅助设施。时间长短视医疗需要而定； □ a prosthesis or appliance which is medically necessary and is part of the recuperation process on a short-term basis. 因医疗所需，用于短期康复过程的辅助设施或器械。	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付

	Jade 翡翠计划	Silver 白银计划	Gold 黄金计划	Platinum 白金计划
Psychiatric Care 精神疾病护理 This benefit will be paid in respect of psychiatric conditions, other mental disorders or addictive conditions 此项保险福利针对精神疾病、精神障碍或成瘾病症	Not Covered 无赔付	50%, up to 30 days per insurance period 50%赔付 每个保险期间 不超过30天	100% Refund 100%赔付	100% Refund 100%赔付
Private Ambulance 私人救护车 This benefit is payable for transport to or from a hospital when ordered for medical reasons 此项保险福利适用于支付出于医疗原因而产生的往来医院的交通费用。	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付

Out-Patient Healthcare Benefits
门诊医疗保险福利

	Jade 翡翠计划	Silver 白银计划	Gold 黄金计划	Platinum 白金计划
Consultations with Medical Practitioners and Specialists 普通及专家门诊	RMB 30,000 per insurance period (20% coinsurance for Prescribed Medicines, Drugs and Dressings at non-public hospital) 每个保险期间人民币30, 000元（对于非公立医院处方药、药品和敷料，需支付20%的共付比例）	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
Prescribed Medicines, Drugs and Dressings 处方药、药品和敷料		100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
Physiotherapy, Acupuncture, Chiropody, Osteopathy, Homeopathy 物理治疗、针灸、手足治疗、整骨疗法、顺势疗法		100% Refund, up to RMB 800 per visit of 20 visits per year 100%赔付 每次不超过人民币800元，每年不超过20次	100% Refund, up to RMB 800 per visit of 20 visits per year 100%赔付 每次不超过人民币800元，每年不超过20次	100% Refund 100%赔付
Hormone Replacement Therapy 荷尔蒙替代治疗		100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
Pathology, Radiography, Radiology, Chemotherapy 病理检查、影像检查、放射检查、化疗	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付

	Jade 翡翠计划	Silver 白银计划	Gold 黄金计划	Platinum 白金计划
Non-surgical and Minor Surgical Procedures and Treatment 非手术性和小型外科手术及相关治疗	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
Annual Routine Test 每年常规检查 One eye test and hearing test for insured dependant under the age of 15 15岁以下家属被保险人可享受一次视力检查和听力检查。	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
Travel Vaccinations 旅行预防接种 This benefit will be payable for vaccinations related to travel 用于支付与旅行相关的预防接种费用。	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
Emergency Dental Treatment 紧急牙科治疗 This benefit will be payable for treatment received during the emergency visit immediately after accidental damage to natural teeth 用于支付在天然牙齿意外受损后紧急治疗期间的支付费用。	100% Refund, up to RMB 10,000 per insurance period 100%赔付 每个保险期间不超过人民币10，000元	100% Refund, up to RMB 10,000 per insurance period 100%赔付 每个保险期间不超过人民币10，000元	100% Refund 100%赔付	100% Refund 100%赔付
Psychiatric Care 精神疾病护理	Not Covered 无赔付	Not Covered 无赔付	100% Refund up to RMB 10,000 per insurance period 100%赔付 每个保险期间不超过人民币10，000元	100% Refund up to RMB 10,000 per insurance period 100%赔付 每个保险期间不超过人民币10，000元

Chinese Herbal Medicine 中草药	100% Refund, up to RMB 240 per session of insurance, max of 20 sessions per year 100%赔付 每次不超过人民币240元 ，每年不超过20次	100% Refund, up to RMB 240 per session of insurance, max of 20 sessions per year 100%赔付 每次不超过人民币240元，每年不超过20次	100% Refund, up to RMB 240 per session of insurance, max of 20 sessions per year 100%赔付 每次不超过人民币240元，每年不超过20次	100% Refund 100%赔付

Emergency Medical Evacuation/Repatriation (These benefits require pre-approval)
紧急医疗运送运返（此项保险福利需要预先批准）

	Jade 翡翠计划	Silver 白银计划	Gold 黄金计划	Platinum 白金计划
Emergency Evacuation 紧急运送	Not Covered 无赔付	100% Refund Evacuation within Mainland China only 100%赔付 紧急运送仅限于中国大陆境内	100% Refund 100%赔付	100% Refund 100%赔付
Medical Repatriation 医疗运返	Not Covered 无赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
Repatriation of Remains 遗体运返	Not Covered 无赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付
Transport Cost for Third Part 第三方交通费用	Not Covered 无赔付	100% Refund 100%赔付	100% Refund 100%赔付	100% Refund 100%赔付

CIGNA & CMC CARE+
招商信诺 关爱有加 健康保健福利

	Core Benefits 核心福利	Buy-up Benefits 升级福利
Health and Well-Being Assessment 健康保健评估		
• Personal health profile report 个人健康报告	√	√
• Online Health Library 在线健康资料库		√
• Targeted Risk Assessments 针对性健康保健评估		√
• Online Health Improvement Programs 在线健康改善计划		√
International Employee Assistance Program (IEAP) 员工援助计划		
• Telephonic and face-to-face EAP 电话及面对面援助		
– Crisis intervention 危机干预	√	√
– 5 session counseling 5组咨询辅导	√	√
– Community resource referrals 当地资源转介绍	√	√
– EAP Work / Life referrals to professionals 工作/生活专家转介绍 Child Care 儿童保育 Legal Services 法律服务 Elder Care 老人关怀 Financial Services 财务服务		√
Expert Second Opinion 第二诊疗意见	√	√

Optional Benefits
可选保险福利

Optional Maternity Benefits 可选妊娠及生育保险福利	Option 1 计划1	Option 2 计划2
Inpatient and Outpatient Maternity Cover 住院和门诊生育保险 This benefit is payable to female main insured person or insured dependant covered under the plan. It includes childbirth, pre-natal and post-natal exams and pre-natal vitamins. 所有经保单承保的女性主被保险人或家属被保险人均享有此项保险福利，包括分娩、产前和产后检查、产前维生素等费用。	100% Refund Up to RMB 30,000 Limit applies to routine and complicated maternity 100%赔付 不超过人民币30,000元的常规分娩或生育并发症的生育保险赔付	100% Refund Up to RMB 60,000 for normal delivery, unlimited if complications 100%赔付 常规分娩不超过人民币60,000元 生育并发症不在此限额内

Optional Wellness Benefits 可选健康体检保险福利	Option 1 计划一 （Jade） 翡翠计划	Option 2 计划二 （Silver） 白银计划	Option 3 计划三 （Gold/Platinum） 黄金/白金计划	Option 4 计划三 （Gold/Platinum） 黄金/白金计划
Routine Physical Exams 常规检查 This benefit will be paid for, or in connection with, routine physical examinations for main insured person or insured dependant. 用于支付或部分承担主被保险人或家属被保险人的常规体检费用。	Payable up to RMB 1,500 per insurance period 每个保险期间不超过人民币1,500元	Payable up to RMB 3,000 per insurance period 每个保险期间不超过人民币3,000元	Payable up to RMB 3,000 per insurance period 每个保险期间不超过人民币3,000元	Payable up to RMB 5,000 per insurance period 每个保险期间不超过人民币5,000元
Immunization 儿童疫苗 This benefit will be payable for insured dependant up to age 18. 面向18岁及以下的家属被保险人。	Payable up to RMB 1,500 per insurance period 每个保险期间不超过人民币1,500元	Payable up to RMB 3,000 per insurance period 每个保险期间不超过人民币3,000元	100% Refund 100%赔付	100% Refund 100%赔付

Pap Smear 巴式涂片 CIGNA & CMC will pay charges for an annual Papanicolaou screening 招商信诺将支付每年一次的巴式涂片检查费用	100% Refund 100%赔付
Prostate Cancer Screening 前列腺癌检查 CIGNA & CMC will pay charges for an annual prostate cancer screening for male main insured person or insured dependant over 50 years old. 招商信诺为50岁以上男性主被保险人或家属被保险人支付每年一次的前列腺癌检查费用	100% Refund 100%赔付
Mammograms for Breast Cancer Screening or Diagnostic Purposes 乳腺拍片或诊断检查 This benefit will be paid in respect of: 针对以下情况： □ one baseline mammogram for asymptomatic women aged 35-39; 35-39岁无症状女性一次性基本拍片检查； □ a mammogram for asymptomatic women aged 40-49 every two years or more if medically necessary; 40-49岁无症状女性每两年或更频繁的（若医学上有必要）乳腺检查； □ a mammogram every year for women aged 50 and over 50岁及以上女性每年一次乳腺癌拍片检查	100% Refund 100%赔付

Optional Dental Benefits 可选牙科保险福利	Option 1 计划一	Option 2 计划二	Option 3 计划三	Option 4 计划四
Maximum Benefit per insurance period for Class One, Two and Three 一类、二类和三类保险期间内的最高保险金额	RMB 2,000 per insurance period 人民币2, 000元每个保险期间	RMB 5,000 per insurance period 人民币5, 000元每个保险期间	RMB 10,000 per insurance period 人民币10, 000元每个保险期间	RMB 10,000 per insurance period 人民币10, 000元每个保险期间
Deductible 免赔额 □ Individual 个人 □ Family 家庭	None 无 None 无	None 无 None 无	RMB 300 人民币300元 RMB 900 人民币900元	None 无 None 无
Class One 一类 Investigative and Preventative Treatment Benefits include: 检查和预防性治疗包括: □ X-rays, Scale and Polish X光、去垢和磨光	80% Refund 80%赔付	80% Refund 80%赔付	100% Refund after the deductible 100%赔付 扣除免赔额后	100% Refund 100%赔付
Class Two 二类 Basic restorative treatment, Periodontal treatment and treatment of dental injury. Benefits include: 基本恢复性治疗、牙周治疗及牙齿受损治疗。包括: □ Root canal treatment, extractions, surgical procedures, occasional treatment, anaesthetics, periodontal treatment 根管治疗、拔牙、手术处理、偶发治疗、麻醉和牙周治疗	50% Refund 50%赔付	50% Refund 50%赔付	80% Refund after the deductible 80%赔付 扣除免赔额后	80% Refund 80%赔付

	Option 1 计划一	Option 2 计划二	Option 3 计划三	Option 4 计划四
Class Three 三类 Major Restorative and Orthodontic treatment Benefits include: 重大恢复性和矫正性治疗 包括： □ Dentures – acrylic/synthetic, metal and metal/acrylic 假牙-丙烯酸酯/人造牙，金属牙及金属/丙烯酸酯牙 □ Crowns, inlays, mouth-guard or occlusal splint 齿冠、嵌体、防护牙托或咬合夹板	50% Refund 50%赔付	50% Refund 50%赔付	50% Refund after the deductible 50%赔付 扣除免赔额后	50% Refund 50%赔付
Orthodontic Treatment for insured dependant under the age of 18 针对18岁以下家属被保险人的牙齿整形治疗	None 无	None 无	None 无	50% Refund up to RMB 6,000 per insurance period 50%赔付 每个保险期间不超过人民币6,000元

Notes:
注意：

- □ Examination and Scale & Polish will both be limited to 2 visits per year.
  牙科检查以及去垢和磨光，每年仅限2次。
- □ Full Case Assessment will be limited to one visit per year.
  病情全面评估，每年仅限1次。
- □ X-rays will be limited to four Bitewings and six Intra Oral per year and OPG every 3 years.
  每年仅限4次咬翼片X光和6次口腔内X光检查，OPG每三年一次。
- □ Prolonged Periodontal Treatment limit of one course per year.
  牙周治疗疗程，每年仅限一次。

Optional Vision Benefits 可选眼科保险福利	
One eye examination per insurance period by an Optometrist or an Ophthalmologist 每个保险期间由验光师或眼科医师进行一次视力检查。	100% Refund 100%赔付
Expenses for: 费用包括： □ Lenses to correct vision 视力矫正镜片 □ Eyeglass frames 眼镜框 □ Prescription sunglasses 处方太阳镜	Payable up to RMB 1,000 per insurance period 每个保险期间赔付不超过1,000元

PROVIDER COPAYMENT LIST
共付医院列表

Plan co-insurance will apply if main insured persons or insured dependants choose the following hospitals/clinics in China/Hong Kong and out of the Cigna PPO network hospitals in the US for all treatments:
如主被保险人或家属被保险人选择在以下医院或诊所和美国Cigna PPO之外的网络医院或诊所就医时，将承担计划中规定的共付比例：

- ☐ United Family Hospitals and Clinics (Beijing, Shanghai, Guangzhou，Wuxi and other cities if any)
  和睦家医院和诊所 （北京、上海、广州、无锡或其他所在城市）
- ☐ ParkwayHealth Medical Centers (Shanghai, Chengdu)
  百汇医疗集团 （上海、成都）
- ☐ SinoUnited Health Medical Center (Shanghai)
  盛和康复（上海）
- ☐ St.Michael Hospital
  上海天坛普华医院
- ☐ Shanghai East International Medical Center
  上海东方联合医院
- ☐ International S.O.S Clinics (Beijing, Tianjin, Nanjing, Shekou and other cities if any)
  国际SOS诊所（北京、天津、南京、蛇口或其他所在城市）
- ☐ Beijing International Medical Centre (IMC)
  北京国际医疗中心
- ☐ Institute for Western Surgery (Guangzhou and other cities if any)
  国际外科手术中心（广州或其他所在城市）
- ☐ Hong Kong Adventist Hospital
  香港港安医院
- ☐ Matilda International Hospital (Hong Kong)
  明德国际医院（香港）
- ☐ Hong Kong Sanatorium & Hospital
  养和医院
- ☐ Asia Medical Specialist & Sport Performance (Hong Kong)
  香港亚洲专科医生（香港运动表现研发）
- ☐ Sports Medical Centre (Hong Kong)

** The above list is subject to change*
以上医院列表保险公司可根据情况进行变更

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