

来华留学生保险 使用指南

International Students Insurance
Instruction Manuel

留学保险项目组
2019.09



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1



保险责任

Liability



保险责任

International Students Insurance

保障项目 Coverage	保险金额	Insurance Amount
身故/残疾保险责任 Death/Disability	10万元	100,000
意外伤害医疗保险责任 Medical treatment for accidental injury	2万元	20,000
门诊医疗保险责任 Outpatient and Emergency Medical Injury	2万元 (日限额600元 免赔额650元,85%赔付)	20,000 (With the daily limit of RMB600,beyond the deductible RMB650, the insured can cover 85% of reimbursement)
住院医疗保险责任 Inpatient medical insurance liability	40万元	400,000



2



保险服务卡 Service Card

保险服务卡_正面

International Students Insurance (Service Card, frontage)



您的服务电话：
24小时双语支持
Service hotline:
24-hour bilingual service

扫一扫,进入手机版
Scan the QR code and enter the
mobile website

【留学保险网】址
Website of International Students
Insurance

保险服务卡_背面

International Students Insurance (Service Card, the revers side)



提供护照号
provide passport
number

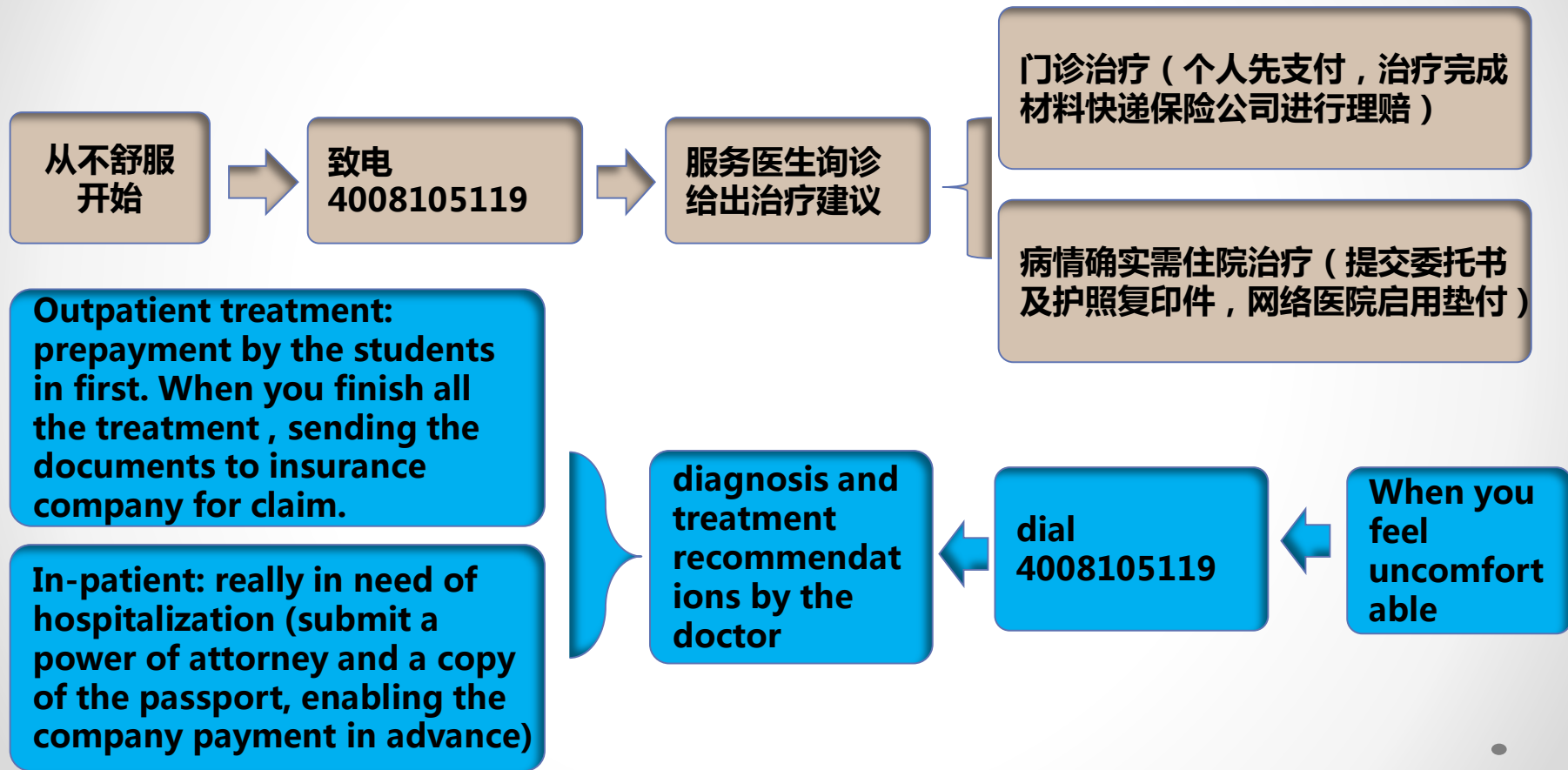
- 护照号是投保后享受服务辨识条件。
- The passport number is identification items for the insured to enjoy service.



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保险使用方法 Insurance instruction

保险使用方法 Insurance instruction



保险使用方法 Insurance instruction

发生意外



Public hospital



一定记得写病历
而且是每次
Must have medical
record



中央医疗门诊收费收据

留收据
invoice



保险使用方法 Insurance instruction



需要住院
Need inpatient



如果看门诊后，医生说需要住院，一定先打电话，如果是网络医院，可以得到医疗费垫付，学生就可以安心治疗了。
注意：因疾病门诊及疾病住院这项责任需要等待保险生效日30天（称：观察期）之后发生的，保险公司才负责理赔。

保险使用方法 Insurance instruction

理赔申请资料

申请项目 \ 所需材料	护照复印件及签证页复印件	医院发票原件	病历复印件（ 每次就诊病历日期与发票日期相对应 ）	费用明细	意外事故证明	出院小结或住院病历复印件	银行存折复印件或 银行卡客户信息表
意外门诊	需要	需要	需要		需要		需要
疾病门诊	需要	需要	需要				需要
住院（因意外）	需要	需要		需要	需要	需要	需要
住院（因疾病）	需要	需要		需要		需要	需要



注意事项：

- 1、就诊前务必拨打电话4008105119进行寻诊；
- 2、意外事故须提供意外事故证明及相关部门的定性材料（如：交通事故须出具交通部门的交通事故责任认定书等）；
- 3、银行账户信息必需包括账号、帐户名和开户行信息。

保险使用方法 Insurance instruction

Firstly, you should prepare the following documents as required. Then, please send the documents to us.

Documents for Claims Insurance Liabilities	Copy of passport and visa page	Original of receipt	Medical record(the date in every medical record should be corresponding to the date in every receipt)	Original of detailed expenditure sheet	Course and certificate of accident	Copy of hospital discharge summary or medical record of hospitalization	Copy of passbook or information sheet of bank card customer
Outpatient(because of accident)	Needful	Needful	Needful		Needful		Needful
Outpatient(because of disease)	Needful	Needful	Needful				Needful
Hospitalization(because of accident)	Needful	Needful		Needful	Needful	Needful	Needful
Hospitalization(because of disease)	Needful	Needful		Needful		Needful	Needful



Please pay attention to the following matters:

1. Before seeing a doctor, please call 4008105119 for medical consultation.
2. Certificate of accident, in case of a traffic accident, please submit a liability conformation of traffic accident issued by the traffic unit. And if other accidents happen, please also submit relative certification materials.
3. The information about bank account has to include account number, account name and name of the deposit bank.



4

保险报销 Insurance Reimbursement



保险报销--须知



赔付比例

前提：构成保险责任，公立医院普通科室就诊，公费医疗项目。

住院医疗：自费费用不报销，剩余费用100%比例报销

意外医疗门诊：自费费用不报，剩余费用100%比例报销

疾病门诊：日限额600元，在600元基础上累计650元以上的部分85%报销。0-650元之间不报销。

身故保险：构成责任，保险金10万元。

Insurance Reimbursement--Terms and conditions

Reimbursement ratio

Notice: Only the medical expense happens in normal department of public hospital while insurance liability constituted can be covered. Self-paid or partly self-paid items and expenses are exceptional.

For hospitalization: Self-paid or partly self-paid items and expenses are exceptional. The rest of expenses will be valued as reasonable expenditure, which can be reimbursed at a percentage of 100%.

For Accidental Injury: Self-paid or partly self-paid items and expenses are exceptional. The rest of expenses will be valued as reasonable expenditure, which can be reimbursed at a percentage of 100%.

800RMB/year:For Outpatient and Emergency disease: The daily limitation is 600 yuan and deductible is **650**. We will subtract **650** yuan once per period of insurance. The rest of expense can be reimbursed at a percentage of 85%.

For Accidental Disability: When insurance liability is constituted, the accidental disability insurance money will be paid. The amount of the insurance money will be calculating based on real situation.

For Death: When insurance liability is constituted, 10,000 yuan of death compensation will be paid. (The sum of accidental disability and death insurance money shall not exceed RMB 10,000)

保险报销

疾病门诊：被保险人因疾病在门诊进行治疗所发生的合理且必要的医疗费用，在一个保险期间内，就诊**日费用限额为600元**（即：若当日医疗费用超日限额的只能按600元计算，当日医疗费用未超600元限额的按实际发生金额计算），在日限额的基础上累计达到650元（起付线）以上的部分保险人按照85%的比例予以赔付。

即：如因发烧、突然腹痛、晕倒、身体某处炎症等等在门诊或急诊进行治疗的；

报销公式：**(每天在日限额以内的费用相加-650元)*85%=可报销费用**（合理费用合计不含当地社会基本医疗保险规定的自费及部分自费费用）。

释：

650元为起付线（一个保险期间内累计扣一次650元），起付线以下部分不予赔付。

INSURANCE REIMBURSEMENT—800RMB/YEAR

Outpatient and Emergency Medical Insurance:

The reasonable and necessary expenses incurred by the Insured for receiving outpatient or emergency medical treatment because of illness, within each insurance time, **the daily limit for outpatient is RMB600**, (that said, for the medical expense of the day exceeding RMB 600 shall be calculated as RMB600, for the medical expense of the day not exceeding RMB600 shall be calculated by the actual amount). For the medical expenses exceeding the starting line of RMB650, the remaining amount after deducting RMB650 will be reimbursed at a percentage of 85%.

That is: being treated in the outpatient or emergency for fever, sudden abdominal pain, faint, and inflammation etc.

Reimbursement equation: (the expense of each day within the daily limit add up-650) * 85%=reimbursable amount (the total amount of reasonable expenditures shall exclude the self-paid or partly self-paid items and expenses stipulated by the local regulations of the social basic medical insurance)

Starting-line to pay the limitation: RMB 650 (accumulative for one time during one valid insurance period). Below the starting-line, there is no claim.

保险报销--理赔须知

INSURANCE REIMBURSEMENT--Terms and conditions

例如，你交的是800元或400元的保费，在保险期间内因病在当地的公立医院就诊，2019年2月1日花费900元，5月3日花费400元，7月15日花费700元（就诊费用均为合理费用）。

理赔计算公式：{ (600元+400元+600元) -650元}*85%=807.50元

If you have paid an insurance fee at RMB 800 or RMB 400, then you have paid RMB 900 on February 1st, 2016, paid RMB 400 on May 3rd, and RMB 700 on July 15th (all the fees for clinical service are rational) due to being treated in a local public hospital within the insurance period.

The formula for claim settlement: { (600 +400 +600) -650}*85%=807.50 (Unit: RMB Yuan)



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信息查询 Information Query



信息查询_手机 QUERY VIA CELL PHONES

手机查询信息 Query via Cell Phones

联华国际
Unichina International

留学生查询缴费系统
Students Inquiry Payment System

English
中文

账号: 请输入您的护照号或服务卡号
Account number: Please enter your passport number or service card number

验证码: 请输入验证码
Security code: Please enter the security code

9 9 S W 5

登录 log in

首页 | 我的保单

② 输入护照号和验证码
Passport number and
verification code



① 扫描二维码
Scan the QR Code

③ 【查看全部信息】
【Display all information】

联华国际
Unichina International

我的保单 MY INSURANCE POLICY 退保 INSURANCE REFUND 理赔 CLAIMS

投保列表 INSURED LIST

您所在的位置: 投保列表 Position: Insured List

① 本保险服务仅针对高校人员, 非高校人员购买无效
① This insurance service is only for university personnel, non-university personnel purchase invalid

方案一留学生 (该条保单为有效保单)

学校名称: ***** 护照号码: ***** 保期: 2018/09/01 -- 2019/08/31 保单状态: 已承保
School name: ***** Passport no: ***** Policy Duration: 2018/09/01 -- 2019/08/31 Policy State: 已承保

查看全部信息 Display all information


购买保险 Buy insurance




方案一留学生 (该条保单为有效保单)

学校名称: ***** 护照号码: ***** 保期: 2017/09/01 -- 2018/08/31 保单状态: 已承保
School name: ***** Passport no: ***** Policy Duration: 2017/09/01 -- 2018/08/31 Policy State: 已承保

查看全部信息 Display all information

信息查询_手机 QUERY VIA CELL PHONES

 **联华国际**
Unichina international

我的保单 MY INSURANCE POLICY 退保 INSURANCE REFUND 理赔 CLAIMS   

投保列表 INSURED LIST

来华人员医疗综合保险 Chinese medical comprehensive insurance

护照号码 Passport no	*****	曾用护照号 Used Passport no	
护照姓名 Passport name	*****	CSC编号 CSCno	
性别 Gender	*	学号 Student id	*****
出生日期 Date of birth	*****	中文姓名 Chinese name	*****
国籍 Nationality	*****	申请编号 Application number	
所在院校 In colleges and universities	*****	服务卡编号 Service card number	*****
保险期 During the period of insurance	2018/09/01--2019/08/31	经费来源 Sources of funds	个人自费
保单号 Policy number	*****	保费 The amount of	¥ 800.00

邮箱
Email

填写邮箱点击发送后, 电子单据将发送到您的邮箱
After you fill in the email and click send, the electronic documents will be sent to your mailbox.

[下载电子单据 Download electronic documents](#)

④ 填写邮箱点击发送
或点击【下载电子收据】
Email or
Download electronic receipt

常见问题查询- Q & A

登录留学保险网
Login to lxbx.net

The screenshot shows the homepage of the International Students Insurance website (lxbx.net). The header includes the logo and navigation links: 首页, 关于项目, 保险方案, 投保服务, 理赔服务, 问题解答, 其它保险. The main section is titled '常见问题' (Common Questions) and displays a list of questions in Chinese, each with a right-pointing arrow indicating a link to the answer. A callout box points to the '问题解答' (FAQ) link in the header.

留学保险网
international students insurance

常见问题

医生让住院, 想申请住院医疗费用垫付, 我该如何办理?

我看病的时候忘记让医生写病历了, 怎么到医院补门诊病历?

女性的怀孕、妊娠、流产能报销吗?

我要去医院看牙, 能报销吗?

我看完病要申

如果我多次住

疾病门诊为什

This screenshot shows the 'FAQ' (Frequently Asked Questions) section of the website. It features a grid of questions in English, each with a right-pointing arrow. The header includes the logo and navigation links: Home, PROGRAMME, INSURANCE PLAN, INSURANCE PURCHASE SERVICE, CLAIMS, FAQ, OTHER INSURANCE, Chinese. A sidebar on the left contains social media icons for WeChat, QQ, and a phone number.

留学保险网
international students insurance

FAQ

When can I receive the refund?

What should I do if I wish to apply for the medical fees to

How could I supplement the case record for outpatient

Could it be reimbursed for females due to pregnancy,

Could I be reimbursed if I go to see a dentist in hospital?

What should I do for application for being reimbursed

Why is not all the fees for my outpatient service

If I have been hospitalized for many times, could the fees



6

保险提示 Tips

免责提示(Liability Exemption Tips)

公立医院的分院
sub-branch of public hospitals

外宾病区
ward area for foreigners

特诊特需病区 ward area for
special treatment and needs

特诊特需病房和高干病房 ward
for high-ranking officials

酒后驾驶、无合法有效驾驶证驾驶，或驾驶无有效行驶证的机动车

Driving under the influence, driving without a legal and valid driving license, or driving a motor vehicle without a valid driving license on the part of the Insured

怀孕、流产、分娩、不孕不育症治疗、人工受精、产前产后检查；节育、堕胎，及以上原因引起的并发症

Pregnancy, miscarriage or delivery on the part of the Insured, infertility treatment, artificial insemination, prenatal and postnatal check, birth control, abortion and complications caused by above-mentioned causes;

免责声明(Liability Exemption Tips)

**起付线2000元(or650元)以下部分不予
赔付**

**Starting-line to pay the limitation:
RMB 2000(or650), Below the starting-
line,there is no claim.**

自费和部分自费项目均不能报销

**the self-paid or partly self-
paid items and expenses
cannot be reimbursed.**

畸形、矫正、整容或康复性治疗

**Expenses of orthopaedics, diorthosis,
face-lift or rehabilitation therapy
received by the Insurer**

**患先天性疾病、遗传性疾病、既往症（投保前已患疾病或已存在的症状，
保险期间非连续的）**

**Congenital diseases, hereditary diseases, existing disease (disease or
symptoms that already exist prior to the date of insurance);**

保险备注提示(other insurance tips)

保险细则以

《平安养老保险股份有限公司来华人员综合保险保障计划简介》
为准，或参阅www.lxbx.net中的投保指南及理赔指南

The policy terms and conditions shall be in accordance with *Comprehensive Insurance & Protection Scheme for Foreigners Staying in China of Ping An Annuity Insurance Company, Ltd.* You can also refer to *the Insurance Guide and Claim Guide on www.lxbx.net.*



祝您在中国的学习生活
开心 快乐 健康