

## “卓越” 环球个人医疗保险计划 福利表 人民币 (RMB)

住院保障					
承保区域	中国计划(含香港,澳门,台湾)		国际计划(除美国)		全球计划
年度总赔偿限额——保障第一至七部分	<b>12,000,000</b>		<b>18,000,000</b>		<b>25,000,000</b>
可选免赔额	<b>无/15,000</b>				
计划名称	经典	精英	经典	精英	精英
第一部分: 住院保障					
可选免赔额	无/15000	无/15000	无/15000	无/15000	无/15000
住院病房费用 (每一病症无赔偿天数限制)	标准私人病房	标准私人病房	标准私人病房	标准私人病房	标准私人病房
重症监护室费用	全额赔付	全额赔付	全额赔付	全额赔付	全额赔付
医院杂项费用 (处方药物、住院检查检验费用、护理费、手术室费用)					
住院物理治疗**、救护车费用、手术费用、麻醉费用、住院主诊医师费用					
家庭看护** (每一病症最高赔偿期为 90 天)					
陪房费用(近亲属)** (每一病症最高赔偿期为 90 天)					
入院前或日间手术前医生求诊费用 (住院前 90 天)					
入院前或日间手术前检查检验费用 (住院前 90 天)					
离院后或日间手术后治疗(离院后 90 天内)					
康复治疗** (每一保险年度最高赔付天数为 28 天)					
精神病治疗(初次投保时, 自生效日起等待期为 180 天; 每一保险年度最高赔付天数为 30 天)					
第二部分: 器官移植 ##					
第三部分: 义肢/人造假肢(手术植入) **					
第四部分: 癌症治疗及非住院肾透析					
第五部分: 意外门诊牙科紧急医疗					
第六部分: 意外门诊紧急医疗					
第七部分: 可否使用列表中的昂贵医疗机构#	非保障范围	100%/80%	非保障范围	100%/80%	100%/80%
第八部分: 24 小时紧急救援服务	不设限额	不设限额	不设限额	不设限额	不设限额
门诊保障 (在选择住院的基础上附加)					
承保区域	中国计划(含香港,澳门,台湾)		国际计划(除美国)		全球计划
年度总赔偿限额(同一病症每天仅限求诊一次)	<b>45,000</b>		<b>90,000</b>		<b>180,000</b>
计划名称	经典	精英	经典	精英	精英
自付比率、免赔额/次	无	无	无	无	无
普通门诊费用、专科门诊费用、处方药物**	全额赔付	全额赔付	全额赔付	全额赔付	全额赔付
物理治疗及脊骨治疗** (每年最多 10 次)					
X 光检验及其他检查检验费用**					
中医,跌打及针灸治疗**	每年最多 10 次 就诊, 每次就诊 限额 1000 元	每年最多 10 次 就诊, 每次就诊 限 1000 元	每年最多 12 次 就诊, 全额赔付	每年最多 12 次 就诊, 全额赔付	每年最多 12 次就 诊, 全额赔付
常规体检、健康检查和接种疫苗	3,000	3,000	4,000	4,000	5,000
可否使用列表中的昂贵医疗机构#	非保障范围	可选 100%或 80%赔付	非保障范围	可选 100%或 80%赔付	可选 100%或 80% 赔付
牙科保障 (在选择住院以及门诊的基础上附加)					
承保区域	中国计划(含香港,澳门,台湾)		国际计划(除美国)		全球计划

年度总赔偿限额	5,000		8,000		10,000
计划名称	经典	精英	经典	精英	精英
自付比率	25%	25%	25%	25%	25%
自然牙齿或牙龈、牙周疾病的治疗, 包括充填、补牙、拔牙(智齿除外)、X光、根面平整、根管治疗	保障	保障	保障	保障	保障
洗牙、口腔检查、涂氟和窝沟封闭(每年最多2次) 每次治疗限额	500	500	800	800	1,000
可否使用列表中的昂贵医疗机构#	非保障范围	全额赔付	非保障范围	全额赔付	全额赔付
<b>生育保障 (在选择住院以及门诊的基础上附加)</b>					
地理涵盖范围	中国计划(含香港,澳门,台湾)		国际计划(除美国)		全球计划
年度总赔偿限额	30,000		60,000		90,000
计划名称	经典	精英	经典	精英	精英
等待期	180天	180天	180天	180天	180天
自付比率	无	无	无	无	无
顺产,剖腹产**,终止妊娠**, 自然流产**,产前并发症和分娩时并发症**, 15天内有医疗必要的婴儿费用	全额赔付	全额赔付	全额赔付	全额赔付	全额赔付
可否使用列表中的昂贵医疗机构#	非保障范围	全额赔付	非保障范围	全额赔付	全额赔付
<b>注释:</b>					
<p>1. 所有费用必须合理且必需。</p> <p>2. 对于直接付费服务, 如有任何计算错误或不属保障范围的项目, 您有义务接受理赔款的最终调整。</p> <p>3. 全额赔付及各项保险金均受限于各险种的年度总赔偿限额。</p> <p>4. ** 需由主治医生推荐或转诊</p> <p>5. ## 包括所有手术室费用、麻醉师费用、手术费用及医院杂项费用等进行肾脏、心脏、肝脏、肺或骨髓移植手术的全部合理且必需的医疗费用。</p> <p>6. # 最新昂贵医疗机构名单: (1)和睦家所有医院或诊所; (2) 国际(SOS)救援中心诊所 SOS International Clinics; 莱佛士医疗北京/深圳/天津/天津泰达/南京/大连诊所(北京/深圳/天津/天津泰达/南京/大连国际(SOS)救援中心); (3)上海东方国际医疗中心; (4)上海天坛普华医院及北京天坛普华医院; (5)百汇医疗集团旗下中国及香港所有的医疗机构(除成都鹰阁医院和成都百汇馨康诊所门诊部); (6)港安医院; (7)香港明德医院; (8)香港养和医院; (9)北京国际医疗中心; (10)北京明德医院; (11) 上海国际医疗中心; (12) 上海红枫国际妇儿医院; (13) 港怡医院; (14) 香港浸信会医院若有变动, 昂贵医疗机构名单将及时更新在本公司网站 <a href="http://www.axa.com">www.axa.com</a>。</p> <p>7. 请留意本公司不承担在以下医疗机构发生的任何费用最新限制医疗机构(本公司不承担在该类医疗机构发生的任何费用)名单: (1)上海王志伟中西医结合诊所。若有变动, 以上医疗机构名单将及时更新在本公司网站</p> <p>8. 如您的保险计划没有过索赔, 您的续保保费将有如下无理赔折扣: 第一年 5%, 第二年 10%, 第三年 15%, 第四年 20%。如您在任一保单年度获得赔付, 所使用的折扣率将回复到保险计划第一年的状态。</p>					
<b>投保规则</b>					
<p>1. 投保人资格: 投保人应为年满 18 周岁并且具有完全民事行为能力的个人, 可为其本人、配偶、父母、子女投保。</p> <p>2. 被保险人资格:</p> <p>(1) 主被保险人首次投保年龄应为 18-65 周岁, 续保可至 99 周岁。附属被保险人应当为主被保险人的配偶或未成年子女, 附属被保险人首次投保年龄应为 15 天-65 周岁。18 周岁以下的未成年子女必须跟随父亲或母亲一起投保,</p> <p>(2) 只接受惯常居住国为中国的被保险人。如果被保险人停止在中国居住超过连续三个月时间, 或打算定居其它国家超过连续三个月时间, 需要及时通知保险公司。保险公司保留改变保费或停止承保的权利。</p> <p>(3) 职业要求: ① 投保人或被保险人职业为医生、护士、医疗机构从业人员的, 不建议投保; ② 被保险人为职业运动员的, 不建议投保, 因为除外条款中对职业运动产生的疾病或意外已作除外; ③ 被保险人为军人、警察、军警校学员、消防员、武打演员、特技演员、爆炸品及爆破工作人员、核工业或非法职业的, 不建议投保; ④ 其它有疑惑的职业, 请及时咨询核保。</p> <p>3. 保障内容</p> <p>主险: 住院, 可单独购买。附加险: 门诊、牙科、生育。如选择门诊, 则住院为必选保障。如选择牙科, 则住院和门诊为必选保障。如选择生育, 则住院和门诊为必选保障。附属被保险人的保障范围及承保区域不得高于主被保险人的保障范围及承保区域。</p> <p>4. 家庭成员可在一张保单上投保(仅限于本人、配偶与未成年子女), 三人及以上可获得 5% 的折扣。</p> <p>5. 投保人及被保险人个人信息的提供: 投保人及所有被保险人均需提供其有效证件的复印件, 填写完整的投保单</p> <p>如为中国籍客户: 身份证正反两面复印件或护照复印件, 未成年人可提供户口本复印件或出生医学证明复印件。如为外籍人士: 护照复印件。如为港澳同胞: 《港澳居民来往内地通行证》复印件。如为台湾同胞: 台胞证复印件。</p>					

# “卓越” 环球个人医疗保险计划 保费表

人民币 (RMB)

保障内容		北京地区-仅住院(无免赔)						
计划	中国计划			国际计划			全球计划	
	经典	精英		经典	精英			
昂贵机构自付 年龄	/	0%	20%	/	0%	20%	0%	20%
0	5,097	6,620	5,760	6,116	7,945	6,913	12,900	11,223
1	5,097	6,620	5,760	6,116	7,945	6,913	12,900	11,223
2	4,394	5,166	4,495	5,274	6,193	5,388	10,113	8,799
3	4,394	5,166	4,495	5,274	6,193	5,388	10,113	8,799
4	4,394	5,166	4,495	5,274	6,193	5,388	10,113	8,799
5	4,394	5,166	4,495	5,274	6,193	5,388	10,113	8,799
6	4,307	5,085	4,424	5,171	6,096	5,304	9,915	8,627
7	4,307	5,085	4,424	5,171	6,096	5,304	9,915	8,627
8	4,307	5,085	4,424	5,171	6,096	5,304	9,915	8,627
9	4,307	5,085	4,424	5,171	6,096	5,304	9,915	8,627
10	4,307	5,085	4,424	5,171	6,096	5,304	9,915	8,627
11	4,307	5,085	4,424	5,171	6,096	5,304	9,915	8,627
12	4,307	5,085	4,424	5,171	6,096	5,304	9,915	8,627
13	4,307	5,085	4,424	5,171	6,096	5,304	9,915	8,627
14	4,307	5,085	4,424	5,171	6,096	5,304	9,915	8,627
15	4,307	5,085	4,424	5,171	6,096	5,304	9,915	8,627
16	4,701	5,247	4,565	5,641	6,291	5,474	10,819	9,413
17	5,094	5,858	5,097	6,113	7,028	6,115	11,723	10,200
18	5,489	6,471	5,630	6,584	7,768	6,759	12,627	10,986
19	5,878	7,086	6,165	7,056	8,505	7,400	13,532	11,773
20	6,270	7,649	6,655	7,526	9,182	7,989	14,434	12,558
21	6,665	8,131	7,074	7,996	9,755	8,487	15,338	13,345
22	7,059	8,609	7,490	8,468	10,331	8,988	16,240	14,129
23	7,144	8,715	7,583	8,570	10,457	9,098	16,439	14,302
24	7,231	8,820	7,674	8,673	10,581	9,206	16,638	14,476
25	7,315	8,924	7,764	8,776	10,707	9,316	16,834	14,646
26	7,402	9,131	7,944	8,880	10,833	9,425	17,034	14,820
27	7,487	9,133	7,946	8,984	10,961	9,537	17,232	14,992
28	7,726	9,424	8,199	9,275	11,316	9,845	17,789	15,477
29	7,970	9,723	8,460	9,563	11,668	10,152	18,346	15,962
30	8,126	9,915	8,627	9,753	11,898	10,352	18,706	16,275
31	8,283	10,391	9,041	9,940	12,127	10,551	19,136	16,649
32	8,566	10,647	9,263	10,310	12,721	11,068	19,698	17,138
33	8,835	10,848	9,438	10,688	13,020	11,328	20,319	17,678
34	9,140	11,456	9,967	11,018	13,552	11,791	21,002	18,272
35	9,480	11,863	10,321	11,618	14,174	12,332	21,754	18,926
36	9,854	12,290	10,693	11,995	14,632	12,730	22,578	19,643
37	10,264	12,727	11,073	12,365	15,085	13,124	23,480	20,428

38	10,709	13,287	11,560	12,771	15,943	13,871	24,522	21,335
39	11,187	13,999	12,180	13,316	16,803	14,619	25,463	22,153
40	11,702	14,379	12,510	13,909	17,203	14,967	26,168	22,767
41	12,249	15,026	13,073	14,331	17,893	15,567	27,084	23,564
42	12,832	15,539	13,519	15,117	18,444	16,047	28,416	24,722
43	13,449	15,890	13,825	15,947	19,070	16,591	29,925	26,035
44	14,102	17,161	14,931	16,822	20,524	17,856	31,513	27,417
45	14,891	18,167	15,806	17,746	21,651	18,837	33,185	28,871
46	15,571	18,995	16,526	18,720	22,839	19,870	34,946	30,404
47	16,363	19,963	17,368	19,748	24,093	20,961	36,801	32,017
48	17,422	21,192	18,438	20,833	25,417	22,113	38,754	33,716
49	18,324	22,570	19,636	21,975	26,810	23,325	40,812	35,507
50	19,321	23,513	20,457	23,182	28,282	24,606	42,976	37,390
51	20,073	24,489	21,306	24,454	29,836	25,958	45,258	39,375
52	21,518	25,690	22,351	25,798	30,892	26,877	47,659	41,464
53	22,699	26,401	22,969	27,213	31,929	27,779	50,189	43,665
54	23,943	28,696	24,966	28,706	34,710	30,198	52,852	45,982
55	25,256	30,811	26,806	30,283	36,947	32,144	55,657	48,422
56	26,641	32,499	28,275	31,945	38,974	33,908	58,611	50,992
57	28,100	34,281	29,825	33,699	41,114	35,770	61,721	53,698
58	29,641	35,763	31,114	35,550	43,256	37,633	64,998	56,549
59	31,267	38,144	33,186	37,500	45,752	39,805	68,448	59,550
60	32,980	40,234	35,004	39,561	48,264	41,990	72,080	62,710
61	34,788	42,439	36,922	41,731	50,914	44,296	75,905	66,038
62	36,695	44,766	38,947	44,022	53,709	46,727	79,933	69,542
63	38,708	47,221	41,083	46,439	56,657	49,292	84,176	73,234
64	40,828	49,809	43,334	48,989	59,769	52,000	88,644	77,121
65	43,067	52,540	45,710	51,678	63,050	54,854	93,348	81,213
66	45,430	55,420	48,216	54,515	66,512	57,866	98,302	85,523
67	47,919	58,459	50,860	57,508	69,270	60,265	103,520	90,063
68	50,547	61,347	53,372	60,666	72,054	62,687	109,014	94,843
69	53,317	66,985	58,277	63,997	77,649	67,555	114,799	99,876
70	56,241	72,649	63,205	67,508	82,363	71,656	120,891	105,176
71	59,324	78,340	68,156	71,216	86,885	75,590	127,308	110,758
72	62,574	84,308	73,348	75,124	91,656	79,741	134,063	116,635
73	67,741	90,566	78,793	79,249	96,688	84,119	141,179	122,826
74	73,180	97,132	84,505	83,600	101,996	88,737	148,672	129,345
75	78,884	104,016	90,494	88,190	107,596	93,609	156,563	136,210
76	85,438	111,312	96,842	93,032	113,437	98,691	164,871	143,438
77	91,826	118,915	103,457	98,139	119,699	104,139	173,621	151,051
78	98,540	126,896	110,400	103,527	126,307	109,888	182,836	159,068
79	105,588	135,284	117,698	109,210	133,278	115,952	192,540	167,510
<b>80-99</b>	<b>165,969</b>	<b>200,503</b>	<b>174,438</b>	<b>164,455</b>	<b>213,645</b>	<b>185,872</b>	<b>276,522</b>	<b>240,575</b>

# “卓越” 环球个人医疗保险计划 保费表

人民币 (RMB)

保障内容		北京地区-仅住院 (免赔: 15000 元)						
计划	中国计划			国际计划			全球计划	
	经典	精英		经典	精英			
昂贵机构自付 年龄	/	0%	20%	/	0%	20%	0%	20%
0	3,568	4,634	4,032	4,282	5,562	5,050	9,030	7,857
1	3,568	4,634	4,032	4,282	5,562	5,050	9,030	7,857
2	3,076	3,617	3,147	3,692	4,336	3,936	7,080	6,159
3	3,076	3,617	3,147	3,692	4,336	3,936	7,080	6,159
4	3,076	3,617	3,147	3,692	4,336	3,936	7,080	6,159
5	3,076	3,617	3,147	3,692	4,336	3,936	7,080	6,159
6	3,015	3,560	3,097	3,620	4,268	3,875	6,941	6,039
7	3,015	3,560	3,097	3,620	4,268	3,875	6,941	6,039
8	3,015	3,560	3,097	3,620	4,268	3,875	6,941	6,039
9	3,015	3,560	3,097	3,620	4,268	3,875	6,941	6,039
10	3,015	3,560	3,097	3,620	4,268	3,875	6,941	6,039
11	3,015	3,560	3,097	3,620	4,268	3,875	6,941	6,039
12	3,015	3,560	3,097	3,620	4,268	3,875	6,941	6,039
13	3,015	3,560	3,097	3,620	4,268	3,875	6,941	6,039
14	3,015	3,560	3,097	3,620	4,268	3,875	6,941	6,039
15	3,015	3,560	3,097	3,620	4,268	3,875	6,941	6,039
16	3,291	3,673	3,196	3,949	4,404	3,999	7,574	6,589
17	3,566	4,101	3,568	4,280	4,920	4,467	8,207	7,140
18	3,843	4,530	3,941	4,609	5,438	4,938	8,839	7,690
19	4,115	4,961	4,316	4,940	5,954	5,406	9,473	8,241
20	4,389	5,355	4,659	5,269	6,428	5,836	10,104	8,791
21	4,666	5,692	4,952	5,598	6,829	6,200	10,737	9,341
22	4,942	6,027	5,243	5,928	7,232	6,567	11,368	9,891
23	5,001	6,101	5,308	5,999	7,320	6,647	11,508	10,012
24	5,062	6,174	5,372	6,072	7,407	6,726	11,647	10,133
25	5,121	6,247	5,435	6,144	7,495	6,806	11,784	10,252
26	5,182	6,392	5,561	6,216	7,584	6,886	11,924	10,374
27	5,241	6,394	5,562	6,289	7,673	6,967	12,063	10,495
28	5,409	6,597	5,740	6,493	7,922	7,193	12,453	10,834
29	5,579	6,807	5,922	6,695	8,168	7,416	12,843	11,173
30	5,689	6,941	6,039	6,828	8,329	7,563	13,095	11,392
31	5,799	7,274	6,329	6,958	8,489	7,708	13,396	11,654
32	5,997	7,453	6,485	7,217	8,905	8,086	13,789	11,997
33	6,185	7,594	6,607	7,482	9,114	8,276	14,224	12,375
34	6,398	8,020	6,977	7,713	9,487	8,614	14,702	12,791
35	6,636	8,305	7,225	8,133	9,922	9,010	15,228	13,249
36	6,898	8,603	7,485	8,397	10,243	9,300	15,805	13,751
37	7,185	8,909	7,751	8,656	10,560	9,589	16,436	14,300
38	7,497	9,301	8,092	8,940	11,161	10,134	17,166	14,934

39	7,831	9,800	8,526	9,322	11,763	10,681	17,825	15,507
40	8,192	10,066	8,757	9,737	12,043	10,935	18,318	15,937
41	8,575	10,519	9,151	10,032	12,526	11,373	18,959	16,495
42	8,983	10,878	9,464	10,582	12,911	11,723	19,892	17,306
43	9,415	11,123	9,678	11,163	13,349	12,121	20,948	18,225
44	9,872	12,013	10,452	11,776	14,367	13,046	22,060	19,192
45	10,424	12,717	11,064	12,423	15,156	13,762	23,230	20,210
46	10,900	13,297	11,568	13,104	15,988	14,517	24,463	21,283
47	11,455	13,975	12,158	13,824	16,866	15,314	25,761	22,412
48	12,196	14,835	12,906	14,584	17,792	16,155	27,128	23,602
49	12,827	15,799	13,746	15,383	18,767	17,041	28,569	24,855
50	13,525	16,460	14,320	16,228	19,798	17,977	30,084	26,173
51	14,052	17,143	14,914	17,118	20,886	18,964	31,681	27,563
52	15,063	17,983	15,646	18,059	21,625	19,635	33,362	29,025
53	15,890	18,481	16,079	19,050	22,351	20,294	35,133	30,566
54	16,761	20,088	17,476	20,095	24,297	22,062	36,997	32,187
55	17,680	21,568	18,764	21,199	25,863	23,484	38,960	33,896
56	18,649	22,750	19,792	22,362	27,282	24,773	41,028	35,695
57	19,670	23,997	20,878	23,590	28,780	26,133	43,205	37,589
58	20,749	25,035	21,780	24,885	30,280	27,495	45,499	39,584
59	21,887	26,701	23,230	26,250	32,027	29,081	47,914	41,685
60	23,086	28,164	24,503	27,693	33,785	30,677	50,456	43,897
61	24,352	29,708	25,846	29,212	35,640	32,362	53,134	46,227
62	25,687	31,337	27,263	30,816	37,597	34,139	55,954	48,680
63	27,096	33,055	28,758	32,508	39,660	36,012	58,924	51,264
64	28,580	34,867	30,334	34,293	41,839	37,990	62,051	53,985
65	30,147	36,778	31,997	36,175	44,135	40,075	65,344	56,849
66	31,801	38,794	33,751	38,161	46,559	42,276	68,812	59,866
67	33,544	40,922	35,602	40,256	48,489	44,029	72,464	63,044
68	35,383	42,943	37,361	42,467	50,438	45,799	76,310	66,390
69	37,322	46,890	40,794	44,798	54,355	49,355	80,360	69,913
70	39,369	50,855	44,244	47,256	57,655	52,352	84,624	73,623
71	41,527	54,838	47,710	49,852	60,820	55,226	89,116	77,531
72	43,802	59,016	51,344	52,587	64,160	58,258	93,845	81,645
73	47,419	63,397	55,155	55,475	67,682	61,457	98,826	85,979
74	51,226	67,993	59,154	58,520	71,398	64,831	104,071	90,542
75	55,219	72,812	63,346	61,733	75,318	68,390	109,595	95,347
76	59,807	77,919	67,790	65,123	79,406	72,103	115,410	100,407
77	64,279	83,241	72,420	68,698	83,790	76,083	121,535	105,736
78	68,978	88,828	77,280	72,469	88,415	80,283	127,986	111,348
79	73,912	94,699	82,388	76,447	93,295	84,714	134,778	117,257
<b>80-99</b>	<b>116,179</b>	<b>140,353</b>	<b>122,107</b>	<b>115,991</b>	<b>149,552</b>	<b>127,880</b>	<b>221,218</b>	<b>168,402</b>

# “卓越” 环球个人医疗保险计划 保费表

人民币 (RMB)

保障内容		北京地区-住院 (无免赔) +门诊						
计划	中国计划			国际计划			全球计划	
	经典	精英		经典	精英			
昂贵机构自付 年龄	/	0%	20%	/	0%	20%	0%	20%
0	19,419	24,539	21,350	21,770	29,540	25,701	36,273	31,558
1	19,419	24,539	21,350	21,770	29,540	25,701	36,273	31,558
2	15,843	20,487	17,825	18,065	23,882	20,778	31,267	27,203
3	15,843	20,487	17,825	18,065	23,882	20,778	31,267	27,203
4	15,843	20,487	17,825	18,065	23,882	20,778	31,267	27,203
5	15,843	20,487	17,825	18,065	23,882	20,778	31,267	27,203
6	15,086	19,357	16,841	17,069	22,430	19,515	29,831	25,954
7	15,086	19,357	16,841	17,069	22,430	19,515	29,831	25,954
8	15,086	19,357	16,841	17,069	22,430	19,515	29,831	25,954
9	15,086	19,357	16,841	17,069	22,430	19,515	29,831	25,954
10	14,054	18,071	15,722	16,199	20,586	17,911	28,597	24,881
11	14,054	18,071	15,722	16,199	20,586	17,911	28,597	24,881
12	14,054	18,071	15,722	16,199	20,586	17,911	28,597	24,881
13	14,054	18,071	15,722	16,199	20,586	17,911	28,597	24,881
14	14,054	18,071	15,722	16,199	20,586	17,911	28,597	24,881
15	14,054	18,071	15,722	16,199	20,586	17,911	28,597	24,881
16	14,641	18,466	16,066	16,872	21,189	18,436	29,907	26,020
17	15,269	19,225	16,727	17,634	22,000	19,141	31,290	27,224
18	15,961	20,002	17,402	18,292	22,796	19,834	32,683	28,435
19	16,572	20,679	17,991	19,115	23,623	20,553	34,109	29,675
20	17,215	21,363	18,587	20,015	24,385	21,216	35,405	30,803
21	17,893	22,116	19,241	20,868	25,176	21,904	36,932	32,132
22	18,408	22,721	19,768	21,431	25,970	22,594	38,126	33,170
23	19,010	23,459	20,411	22,121	26,766	23,287	39,179	34,086
24	19,604	24,029	20,906	22,696	27,279	23,734	40,041	34,837
25	20,187	24,534	21,345	23,223	28,030	24,388	40,850	35,540
26	20,764	25,077	21,818	23,668	28,627	24,906	41,773	36,343
27	21,327	25,664	22,328	24,296	29,297	25,490	42,630	37,089
28	21,878	26,153	22,754	24,815	29,934	26,043	43,808	38,114
29	22,416	26,845	23,357	25,304	31,203	27,148	44,945	39,104
30	22,900	27,372	23,815	25,900	32,474	28,254	46,007	40,027
31	23,382	28,042	24,398	26,444	33,129	28,823	46,996	40,888
32	23,852	28,718	24,985	27,107	33,873	29,471	47,930	41,700
33	24,310	29,453	25,625	27,833	34,235	29,786	48,935	42,574
34	24,767	30,395	26,444	28,689	34,774	30,255	49,648	43,195
35	25,222	31,113	27,069	29,451	35,402	30,801	50,453	43,895
36	25,686	31,682	27,565	29,994	36,307	31,588	51,406	44,724

37	26,162	32,231	28,042	30,552	36,780	31,999	52,332	45,530
38	26,658	32,900	28,624	31,148	37,657	32,763	53,782	46,792
39	27,178	34,061	29,634	31,969	38,895	33,840	55,048	47,892
40	27,735	34,994	30,446	32,675	39,616	34,467	56,417	49,084
41	28,335	35,822	31,166	33,134	40,622	35,342	57,821	50,306
42	28,987	36,570	31,816	33,997	41,608	36,200	59,226	51,527
43	29,703	37,402	32,541	34,833	42,544	37,014	61,040	53,106
44	30,492	38,886	33,832	35,842	44,112	38,378	63,057	54,861
45	31,367	40,129	34,913	36,856	45,317	39,427	65,034	56,580
46	32,341	41,058	35,721	37,957	46,665	40,599	66,956	58,253
47	33,420	42,056	36,589	39,020	48,088	41,837	69,255	60,252
48	34,625	43,315	37,686	40,660	49,677	43,220	71,731	62,406
49	35,967	45,157	39,287	41,935	51,771	45,042	73,972	64,357
50	37,455	46,676	40,609	43,620	53,271	46,347	76,694	66,725
51	39,281	48,210	41,944	45,825	55,363	48,167	79,305	68,996
52	41,189	50,070	43,562	47,442	57,644	50,152	83,087	72,287
53	43,196	51,668	44,952	48,969	59,511	51,776	86,824	75,538
54	45,297	54,776	47,656	52,037	63,532	55,274	91,217	79,360
55	47,501	57,581	50,096	54,632	67,096	58,374	95,581	83,156
56	49,815	60,348	52,504	57,939	70,099	60,987	99,886	86,902
57	52,238	63,334	55,102	60,593	73,656	64,082	104,703	91,093
58	54,781	66,247	57,636	62,912	76,997	66,988	109,866	95,585
59	57,449	69,832	60,755	66,695	81,354	70,779	115,389	100,389
60	60,244	73,218	63,701	70,070	85,390	74,290	121,249	105,488
61	63,175	76,567	66,614	73,524	89,662	78,007	127,342	110,789
62	66,251	80,580	70,106	77,478	94,087	81,856	133,670	116,294
63	69,476	84,206	73,260	81,193	98,711	85,879	140,200	121,975
64	72,855	88,682	77,154	85,279	103,682	90,205	146,915	127,817
65	77,440	92,607	80,569	89,595	108,675	94,548	153,811	133,816
66	80,474	96,836	84,248	93,958	113,848	99,049	160,903	139,986
67	84,321	101,235	88,076	98,555	118,351	102,966	168,218	146,351
68	88,328	105,347	91,652	103,208	122,924	106,944	175,803	152,950
69	92,516	110,985	96,557	108,229	130,377	113,429	183,726	159,843
70	96,897	116,649	101,485	113,461	137,058	119,241	193,044	167,950
71	101,612	122,340	106,436	119,049	143,692	125,013	202,408	176,095
72	106,555	128,308	111,628	124,902	150,783	131,182	212,643	185,000
73	111,741	134,566	117,073	131,087	158,407	137,815	222,839	193,871
74	117,180	141,132	122,785	137,637	165,603	144,076	233,861	203,460
75	122,884	148,016	128,774	144,588	175,635	152,803	245,268	213,384
76	129,438	155,312	135,122	152,187	183,461	159,612	257,118	223,693
77	135,826	162,915	141,737	159,808	192,585	167,550	269,596	234,550
78	142,540	170,896	148,680	167,818	202,170	175,889	282,689	245,941
79	149,588	179,284	155,978	176,232	212,241	184,650	296,428	257,893
<b>80-99</b>	<b>209,969</b>	<b>244,503</b>	<b>212,718</b>	<b>248,455</b>	<b>298,645</b>	<b>259,822</b>	<b>413,612</b>	<b>359,844</b>



# “卓越” 环球个人医疗保险计划 保费表

人民币 (RMB)

保障内容		北京地区-住院 (免赔: 15000 元) +门诊						
计划	中国			国际			全球计划	
	经典	精英		经典	精英			
昂贵机构自付 年龄	/	0%	20%	/	0%	20%	0%	20%
0	18,400	23,215	20,198	20,547	27,951	24,318	33,693	29,314
1	18,400	23,215	20,198	20,547	27,951	24,318	33,693	29,314
2	14,965	19,454	16,926	17,011	22,644	19,701	29,245	25,443
3	14,965	19,454	16,926	17,011	22,644	19,701	29,245	25,443
4	14,965	19,454	16,926	17,011	22,644	19,701	29,245	25,443
5	14,965	19,454	16,926	17,011	22,644	19,701	29,245	25,443
6	14,225	18,340	15,957	16,035	21,211	18,454	27,848	24,228
7	14,225	18,340	15,957	16,035	21,211	18,454	27,848	24,228
8	14,225	18,340	15,957	16,035	21,211	18,454	27,848	24,228
9	14,225	18,340	15,957	16,035	21,211	18,454	27,848	24,228
10	13,193	17,054	14,838	15,165	19,367	16,850	26,614	23,155
11	13,193	17,054	14,838	15,165	19,367	16,850	26,614	23,155
12	13,193	17,054	14,838	15,165	19,367	16,850	26,614	23,155
13	13,193	17,054	14,838	15,165	19,367	16,850	26,614	23,155
14	13,193	17,054	14,838	15,165	19,367	16,850	26,614	23,155
15	13,193	17,054	14,838	15,165	19,367	16,850	26,614	23,155
16	13,701	17,417	15,153	15,744	19,931	17,341	27,744	24,138
17	14,251	18,054	15,708	16,412	20,595	17,918	28,946	25,184
18	14,864	18,708	16,276	16,976	21,243	18,482	30,158	26,238
19	15,397	19,262	16,758	17,704	21,922	19,073	31,403	27,321
20	15,961	19,834	17,256	18,510	22,549	19,618	32,519	28,292
21	16,560	20,490	17,827	19,269	23,225	20,207	33,865	29,463
22	16,997	21,000	18,270	19,738	23,904	20,797	34,878	30,345
23	17,582	21,716	18,894	20,407	24,675	21,468	35,892	31,226
24	18,158	22,265	19,371	20,962	25,163	21,893	36,714	31,942
25	18,724	22,750	19,793	21,468	25,889	22,525	37,484	32,611
26	19,284	23,251	20,230	21,892	26,461	23,021	38,367	33,379
27	19,830	23,838	20,739	22,500	27,105	23,582	39,184	34,091
28	20,333	24,269	21,115	22,960	27,671	24,074	40,251	35,019
29	20,822	24,901	21,665	23,392	28,870	25,117	41,276	35,911
30	21,275	25,389	22,089	23,950	30,095	26,184	42,266	36,772
31	21,726	25,964	22,590	24,456	30,704	26,713	43,169	37,558
32	22,139	26,589	23,133	25,045	31,329	27,257	43,991	38,272
33	22,543	27,284	23,738	25,696	31,631	27,520	44,872	39,039
34	22,939	28,104	24,451	26,486	32,064	27,897	45,448	39,541
35	23,326	28,741	25,005	27,128	32,568	28,335	46,103	40,110
36	23,716	29,224	25,426	27,595	33,381	29,042	46,891	40,796

37	24,110	29,686	25,827	28,079	33,763	29,375	47,636	41,445
38	24,517	30,243	26,312	28,594	34,469	29,989	48,878	42,525
39	24,941	31,262	27,198	29,306	35,535	30,916	49,956	43,462
40	25,395	32,119	27,944	29,894	36,176	31,474	51,184	44,530
41	25,886	32,817	28,552	30,268	37,044	32,229	52,405	45,593
42	26,421	33,463	29,113	30,974	37,920	32,991	53,543	46,583
43	27,014	34,224	29,776	31,644	38,730	33,696	55,055	47,899
44	27,672	35,454	30,846	32,478	40,008	34,807	56,755	49,378
45	28,389	36,496	31,752	33,307	40,987	35,660	58,397	50,806
46	29,227	37,259	32,416	34,213	42,098	36,625	59,967	52,172
47	30,148	38,064	33,116	35,071	43,270	37,645	61,895	53,849
48	31,141	39,077	33,998	36,494	44,594	38,798	63,981	55,663
49	32,303	40,643	35,360	37,540	46,409	40,377	65,810	57,256
50	33,591	41,974	36,518	38,984	47,615	41,426	68,099	59,247
51	35,267	43,313	37,683	40,935	49,396	42,975	70,254	61,121
52	36,886	44,932	39,092	42,283	51,466	44,776	73,556	63,994
53	38,657	46,388	40,359	43,527	53,126	46,220	76,787	66,805
54	40,509	49,037	42,663	46,296	56,590	49,235	80,647	70,163
55	42,450	51,419	44,735	48,576	59,707	51,946	84,450	73,472
56	44,487	53,849	46,849	51,550	62,305	54,205	88,164	76,704
57	46,618	56,478	49,137	53,854	65,434	56,928	92,359	80,353
58	48,853	59,095	51,414	55,802	68,346	59,462	96,867	84,275
59	51,196	62,204	54,118	59,195	72,204	62,818	101,700	88,479
60	53,648	65,172	56,700	62,158	75,738	65,892	106,833	92,946
61	56,218	68,080	59,230	65,178	79,480	69,148	112,161	97,581
62	58,912	71,627	62,317	68,674	83,346	72,511	117,684	102,386
63	61,735	74,762	65,043	71,906	87,380	76,021	123,365	107,328
64	64,690	78,721	68,488	75,482	91,729	79,805	129,187	112,393
65	68,827	82,099	71,427	79,260	96,065	83,577	135,142	117,574
66	71,388	85,752	74,605	83,055	100,546	87,476	141,243	122,882
67	74,738	89,544	77,904	87,054	104,497	90,913	147,514	128,338
68	78,219	93,078	80,978	91,075	108,514	94,407	154,001	133,981
69	81,853	97,588	84,902	95,430	114,848	99,918	160,767	139,868
70	85,649	102,120	88,844	99,960	120,586	104,910	168,866	146,915
71	89,748	106,672	92,805	104,806	126,315	109,895	176,947	153,944
72	94,041	111,447	96,959	109,878	132,452	115,234	185,831	161,673
73	98,193	116,453	101,314	115,238	139,070	120,991	194,604	169,306
74	102,544	121,706	105,884	120,917	145,204	126,329	204,127	177,591
75	107,108	127,213	110,676	126,950	154,116	134,081	213,956	186,142
76	112,351	133,050	115,754	133,581	160,774	139,874	224,144	195,006
77	117,461	139,132	121,045	140,181	168,646	146,722	234,872	204,340
78	122,832	145,517	126,600	147,113	176,909	153,911	246,122	214,127
79	128,471	152,228	132,438	154,390	185,586	161,460	257,920	224,391
<b>80-99</b>	<b>176,776</b>	<b>204,403</b>	<b>177,831</b>	<b>215,564</b>	<b>255,916</b>	<b>222,647</b>	<b>358,308</b>	<b>311,729</b>

产品名称: 「卓越」环球个人医疗保障计划 SmartCare Exclusive

险种: 医疗保险 medical

保障范围: 生育 Maternity

类别: 生育附加合同, 必须在选择住院以及门诊的基础上附加, 且选择的计划须与住院以及门诊相同

Maternity coverage should be added on IP and OP, and the plan should match with IP and OP

保障年期: 一年 One year

年龄限制: 19 至 50 周岁的女性。Female from 19 to 50 years old.

保费表 (一名受保人的全年保费) Annual premium per person

北京地区-生育保费 Maternity Premium

计划 年龄	中国计划 (除港澳台) China Elite(Excl.HK,Tai wan and Macau) 经典	中国计划 (除港澳台) China Elite(Excl.HK,Tai wan and Macau) 精英	国际计划 (除美国) International Classic (Excl.USA) 经典	国际计划 (除美国) International Elite (Excl.USA) 精英	全球计划 Worldwide Elite 精英
19	7,104	7,104	14,165	14,165	19,583
20	8,228	8,228	16,407	16,407	22,684
21	9,359	9,359	18,663	18,663	25,802
22	11,163	11,163	22,259	22,259	30,773
23	11,837	11,837	23,604	23,604	32,635
24	12,523	12,523	24,971	24,971	34,523
25	13,197	13,197	26,317	26,317	36,385
26	13,879	13,879	27,676	27,676	38,263
27	14,553	14,553	29,020	29,020	40,121
28	15,232	15,232	30,373	30,373	41,993
29	15,910	15,910	31,724	31,724	43,861
30	16,589	16,589	33,077	33,077	45,732
31	16,589	16,589	33,077	33,077	45,732
32	16,348	16,348	32,600	32,600	45,071
33	16,109	16,109	32,122	32,122	44,412
34	15,875	15,875	31,656	31,656	43,766
35	15,636	15,636	31,180	31,180	43,108
36	15,399	15,399	30,708	30,708	42,455
37	15,156	15,156	30,222	30,222	41,785
38	14,918	14,918	29,746	29,746	41,126
39	14,677	14,677	29,267	29,267	40,464
40	14,442	14,442	28,800	28,800	39,818
41	14,442	14,442	28,800	28,800	39,818
42	13,879	13,879	27,676	27,676	38,263
43	13,312	13,312	26,545	26,545	36,701
44	12,748	12,748	25,421	25,421	35,146
45	12,179	12,179	24,287	24,287	33,578
46	11,616	11,616	23,163	23,163	32,026
47	11,047	11,047	22,026	22,026	30,454
48	10,483	10,483	20,902	20,902	28,899
49	9,918	9,918	19,777	19,777	27,344
50	9,353	9,353	18,651	18,651	25,784

产品名称: 「卓越」环球个人医疗保障计划 SmartCare Exclusive

险种: 医疗保险 medical

保障范围: 牙科 Dental

类别: 牙科附加合同, 必须在选择住院以及门诊的基础上附加, 且选择的计划须与住院以及门诊相同

Dental coverage should be added on IP and OP, and the plan should match with IP and OP

保障年期: 一年 One year

年龄限制: 15 日至 65 周岁, 可续保至 99 周岁。 15 days to 65 years old, and renew up to 99 years old.

保费表 (一名受保人的全年保费) Annual premium per person

北京地区-牙科保费 Dental Premium

以人民币为货币单位(Currency RMB)

计划	中国计划 (除港澳台) China Plan(Excl.HK,Tai wan and Macau)	国际计划 (除美国) International Plan (Excl.USA)	全球计划 Worldwide Plan
0 至 99 岁	3,223	5,157	5,719

# “卓越” 环球个人医疗保险计划 保费表

人民币 (RMB)

保障内容		非北京地区-仅住院(无免赔)						
计划	中国计划			国际计划			全球计划	
	经典	精英		经典	精英			
昂贵机构自付 年龄	/	0%	20%	/	0%	20%	0%	20%
0	4,817	6,257	5,444	5,781	7,509	6,533	12,900	11,223
1	4,817	6,257	5,444	5,781	7,509	6,533	12,900	11,223
2	4,153	4,883	4,249	4,985	5,853	5,093	10,113	8,799
3	4,153	4,883	4,249	4,985	5,853	5,093	10,113	8,799
4	4,153	4,883	4,249	4,985	5,853	5,093	10,113	8,799
5	4,153	4,883	4,249	4,985	5,853	5,093	10,113	8,799
6	4,071	4,806	4,182	4,888	5,762	5,013	9,915	8,627
7	4,071	4,806	4,182	4,888	5,762	5,013	9,915	8,627
8	4,071	4,806	4,182	4,888	5,762	5,013	9,915	8,627
9	4,071	4,806	4,182	4,888	5,762	5,013	9,915	8,627
10	4,071	4,806	4,182	4,888	5,762	5,013	9,915	8,627
11	4,071	4,806	4,182	4,888	5,762	5,013	9,915	8,627
12	4,071	4,806	4,182	4,888	5,762	5,013	9,915	8,627
13	4,071	4,806	4,182	4,888	5,762	5,013	9,915	8,627
14	4,071	4,806	4,182	4,888	5,762	5,013	9,915	8,627
15	4,071	4,806	4,182	4,888	5,762	5,013	9,915	8,627
16	4,444	4,959	4,315	5,332	5,947	5,174	10,819	9,413
17	4,815	5,537	4,818	5,778	6,643	5,780	11,723	10,200
18	5,188	6,116	5,321	6,223	7,343	6,389	12,627	10,986
19	5,556	6,698	5,828	6,669	8,039	6,994	13,532	11,773
20	5,927	7,230	6,291	7,114	8,679	7,551	14,434	12,558
21	6,300	7,685	6,686	7,558	9,220	8,022	15,338	13,345
22	6,672	8,138	7,081	8,004	9,765	8,496	16,240	14,129
23	6,753	8,237	7,167	8,100	9,884	8,600	16,439	14,302
24	6,835	8,336	7,253	8,198	10,002	8,702	16,638	14,476
25	6,914	8,435	7,339	8,295	10,121	8,806	16,834	14,646
26	6,996	8,630	7,509	8,393	10,240	8,909	17,034	14,820
27	7,077	8,632	7,510	8,492	10,361	9,015	17,232	14,992
28	7,302	8,908	7,750	8,767	10,696	9,306	17,789	15,477
29	7,533	9,190	7,996	9,039	11,028	9,595	18,346	15,962
30	7,681	9,371	8,153	9,218	11,246	9,785	18,706	16,275
31	7,829	9,822	8,546	9,395	11,462	9,972	19,136	16,649
32	8,096	10,064	8,756	9,745	12,024	10,461	19,698	17,138
33	8,351	10,253	8,921	10,102	12,307	10,708	20,319	17,678
34	8,640	10,829	9,422	10,415	12,810	11,145	21,002	18,272
35	8,960	11,213	9,756	10,982	13,398	11,657	21,754	18,926
36	9,314	11,616	10,106	11,338	13,830	12,033	22,578	19,643
37	9,702	12,029	10,466	11,688	14,259	12,406	23,480	20,428

38	10,122	12,559	10,927	12,072	15,069	13,111	24,522	21,335
39	10,574	13,232	11,512	12,586	15,883	13,819	25,463	22,153
40	11,061	13,591	11,825	13,147	16,260	14,147	26,168	22,767
41	11,578	14,203	12,357	13,546	16,912	14,714	27,084	23,564
42	12,129	14,687	12,778	14,289	17,433	15,167	28,416	24,722
43	12,712	15,019	13,067	15,073	18,025	15,682	29,925	26,035
44	13,329	16,221	14,113	15,900	19,400	16,878	31,513	27,417
45	14,075	17,171	14,939	16,774	20,465	17,805	33,185	28,871
46	14,718	17,955	15,621	17,694	21,587	18,781	34,946	30,404
47	15,467	18,870	16,417	18,666	22,773	19,813	36,801	32,017
48	16,467	20,031	17,427	19,691	24,024	20,901	38,754	33,716
49	17,320	21,333	18,560	20,771	25,341	22,047	40,812	35,507
50	18,262	22,225	19,336	21,911	26,732	23,257	42,976	37,390
51	18,973	23,147	20,138	23,114	28,201	24,535	45,258	39,375
52	20,339	24,283	21,127	24,384	29,199	25,404	47,659	41,464
53	21,455	24,954	21,710	25,722	30,179	26,256	50,189	43,665
54	22,631	27,124	23,598	27,133	32,808	28,543	52,852	45,982
55	23,872	29,122	25,337	28,623	34,922	30,383	55,657	48,422
56	25,181	30,718	26,725	30,195	36,838	32,050	58,611	50,992
57	26,561	32,402	28,190	31,853	38,862	33,810	61,721	53,698
58	28,017	33,804	29,410	33,602	40,886	35,571	64,998	56,549
59	29,554	36,054	31,367	35,445	43,245	37,624	68,448	59,550
60	31,173	38,030	33,087	37,393	45,619	39,689	72,080	62,710
61	32,881	40,114	34,900	39,444	48,124	41,868	75,905	66,038
62	34,684	42,313	36,813	41,610	50,766	44,167	79,933	69,542
63	36,587	44,634	38,832	43,895	53,552	46,591	84,176	73,234
64	38,590	47,080	40,960	46,304	56,494	49,150	88,644	77,121
65	40,707	49,661	43,206	48,846	59,595	51,848	93,348	81,213
66	42,941	52,383	45,574	51,528	62,867	54,695	98,302	85,523
67	45,293	55,256	48,073	54,357	65,475	56,964	103,520	90,063
68	47,777	56,741	49,365	57,342	68,106	59,253	109,014	94,843
69	50,396	61,121	53,176	60,490	73,394	63,853	114,799	99,876
70	53,159	66,257	57,644	63,809	77,850	67,730	120,891	105,176
71	56,074	71,637	62,325	67,314	82,125	71,449	127,308	110,758
72	59,146	77,278	67,232	71,008	86,634	75,372	134,063	116,635
73	62,389	83,193	72,378	74,907	91,390	79,510	141,179	122,826
74	66,760	89,399	77,778	79,020	96,408	83,875	148,672	129,345
75	72,150	95,906	83,439	83,357	101,701	88,480	156,563	136,210
76	78,346	102,802	89,438	87,934	107,221	93,283	164,871	143,438
77	84,384	109,988	95,690	92,761	113,140	98,432	173,621	151,051
78	90,730	117,532	102,253	97,855	119,386	103,866	182,836	159,068
79	97,392	125,460	109,151	103,226	125,976	109,600	192,540	167,510
<b>80-99</b>	<b>154,464</b>	<b>187,106</b>	<b>162,783</b>	<b>150,063</b>	<b>197,281</b>	<b>171,635</b>	<b>276,522</b>	<b>240,575</b>

# “卓越” 环球个人医疗保险计划 保费表

人民币 (RMB)

保障内容		非北京地区-仅住院 (免赔: 15000 元)						
计划	中国计划			国际计划			全球计划	
	经典	精英		经典	精英			
昂贵机构自付 年龄	/	0%	20%	/	0%	20%	0%	20%
0	2,891	3,755	3,267	3,469	4,506	3,920	7,740	6,734
1	2,891	3,755	3,267	3,469	4,506	3,920	7,740	6,734
2	2,492	2,930	2,549	2,991	3,512	3,056	6,068	5,279
3	2,492	2,930	2,549	2,991	3,512	3,056	6,068	5,279
4	2,492	2,930	2,549	2,991	3,512	3,056	6,068	5,279
5	2,492	2,930	2,549	2,991	3,512	3,056	6,068	5,279
6	2,443	2,884	2,509	2,933	3,458	3,008	5,949	5,176
7	2,443	2,884	2,509	2,933	3,458	3,008	5,949	5,176
8	2,443	2,884	2,509	2,933	3,458	3,008	5,949	5,176
9	2,443	2,884	2,509	2,933	3,458	3,008	5,949	5,176
10	2,443	2,884	2,509	2,933	3,458	3,008	5,949	5,176
11	2,443	2,884	2,509	2,933	3,458	3,008	5,949	5,176
12	2,443	2,884	2,509	2,933	3,458	3,008	5,949	5,176
13	2,443	2,884	2,509	2,933	3,458	3,008	5,949	5,176
14	2,443	2,884	2,509	2,933	3,458	3,008	5,949	5,176
15	2,443	2,884	2,509	2,933	3,458	3,008	5,949	5,176
16	2,667	2,976	2,589	3,200	3,569	3,105	6,492	5,648
17	2,889	3,323	2,891	3,467	3,986	3,468	7,034	6,120
18	3,113	3,670	3,193	3,734	4,406	3,834	7,577	6,592
19	3,334	4,019	3,497	4,002	4,824	4,197	8,120	7,064
20	3,557	4,338	3,775	4,269	5,208	4,531	8,661	7,535
21	3,780	4,611	4,012	4,535	5,532	4,813	9,203	8,007
22	4,004	4,883	4,249	4,803	5,859	5,098	9,744	8,478
23	4,052	4,943	4,300	4,860	5,931	5,160	9,864	8,582
24	4,101	5,002	4,352	4,919	6,002	5,222	9,983	8,686
25	4,149	5,061	4,404	4,977	6,073	5,284	10,101	8,788
26	4,198	5,178	4,505	5,036	6,144	5,346	10,221	8,892
27	4,247	5,180	4,506	5,096	6,217	5,409	10,340	8,996
28	4,382	5,345	4,650	5,261	6,418	5,584	10,674	9,286
29	4,520	5,514	4,798	5,424	6,617	5,757	11,008	9,577
30	4,609	5,623	4,892	5,531	6,748	5,871	11,224	9,765
31	4,698	5,894	5,128	5,637	6,878	5,984	11,482	9,989
32	4,858	6,039	5,254	5,847	7,215	6,277	11,819	10,283
33	5,011	6,152	5,353	6,062	7,385	6,425	12,192	10,607
34	5,184	6,498	5,653	6,249	7,686	6,687	12,602	10,964
35	5,376	6,728	5,854	6,590	8,039	6,994	13,053	11,356
36	5,589	6,970	6,064	6,803	8,298	7,220	13,547	11,786
37	5,822	7,218	6,280	7,013	8,556	7,444	14,088	12,257
38	6,074	7,536	6,556	7,244	9,042	7,867	14,714	12,801

39	6,345	7,940	6,908	7,552	9,530	8,291	15,278	13,292
40	6,637	8,155	7,095	7,889	9,756	8,488	15,701	13,660
41	6,947	8,522	7,414	8,128	10,148	8,829	16,251	14,138
42	7,278	8,813	7,667	8,574	10,460	9,101	17,050	14,834
43	7,628	9,012	7,840	9,044	10,815	9,410	17,955	15,621
44	7,998	9,733	8,468	9,540	11,640	10,127	18,908	16,450
45	8,445	10,303	8,964	10,065	12,279	10,683	19,911	17,323
46	8,831	10,773	9,373	10,617	12,953	11,269	20,968	18,242
47	9,281	11,322	9,851	11,200	13,664	11,888	22,081	19,211
48	9,881	12,019	10,457	11,815	14,415	12,541	23,253	20,230
49	10,392	12,800	11,136	12,463	15,205	13,229	24,488	21,304
50	10,958	13,335	11,602	13,147	16,040	13,955	25,786	22,434
51	11,384	13,889	12,083	13,869	16,921	14,721	27,155	23,625
52	12,204	14,570	12,676	14,631	17,520	15,242	28,596	24,878
53	12,873	14,973	13,026	15,434	18,108	15,754	30,114	26,199
54	13,579	16,275	14,159	16,280	19,685	17,126	31,712	27,589
55	14,324	17,474	15,202	17,174	20,954	18,230	33,395	29,053
56	15,109	18,431	16,035	18,117	22,103	19,230	35,167	30,595
57	15,937	19,442	16,914	19,112	23,318	20,286	37,033	32,219
58	16,811	20,283	17,646	20,162	24,532	21,343	38,999	33,929
59	17,733	21,633	18,821	21,267	25,947	22,574	41,069	35,730
60	18,704	22,818	19,852	22,436	27,372	23,814	43,248	37,626
61	19,729	24,069	20,940	23,667	28,875	25,121	45,543	39,623
62	20,811	25,388	22,088	24,966	30,460	26,500	47,960	41,726
63	21,953	26,781	23,299	26,337	32,132	27,955	50,506	43,940
64	23,154	28,248	24,576	27,783	33,897	29,490	53,187	46,273
65	24,425	29,797	25,924	29,308	35,757	31,109	56,009	48,728
66	25,765	31,430	27,344	30,917	37,721	32,817	58,982	51,314
67	27,176	33,154	28,844	32,615	39,285	34,178	62,112	54,038
68	28,667	34,045	29,619	34,406	40,864	35,552	65,409	56,906
69	30,238	36,673	31,906	36,294	44,037	38,312	68,880	59,926
70	31,896	39,755	34,587	38,286	46,710	40,638	72,535	63,106
71	33,645	42,983	37,395	40,389	49,275	42,870	76,385	66,455
72	35,488	46,367	40,340	42,605	51,981	45,223	80,438	69,981
73	37,434	49,916	43,427	44,945	54,834	47,706	84,708	73,696
74	40,056	53,640	46,667	47,412	57,845	50,325	89,204	77,607
75	43,290	57,544	50,063	50,015	61,021	53,088	93,938	81,726
76	47,008	61,682	53,663	52,761	64,333	55,970	98,923	86,063
77	50,631	65,993	57,414	55,657	67,884	59,060	104,173	90,631
78	54,438	70,520	61,352	58,713	71,632	62,320	109,702	95,441
79	58,436	75,276	65,491	61,936	75,586	65,760	115,524	100,506
<b>80-99</b>	<b>92,679</b>	<b>112,264</b>	<b>97,670</b>	<b>90,038</b>	<b>118,369</b>	<b>102,981</b>	<b>165,914</b>	<b>144,345</b>



# “卓越” 环球个人医疗保险计划 保费表

人民币 (RMB)

保障内容		非北京地区-住院 (无免赔) +门诊						
计划	中国计划			国际计划			全球计划	
	经典	精英		经典	精英			
昂贵机构自付 年龄	/	0%	20%	/	0%	20%	0%	20%
0	18,354	23,194	20,180	20,577	27,921	24,292	36,273	31,558
1	18,354	23,194	20,180	20,577	27,921	24,292	36,273	31,558
2	14,974	19,364	16,848	17,075	22,573	19,640	31,267	27,203
3	14,974	19,364	16,848	17,075	22,573	19,640	31,267	27,203
4	14,974	19,364	16,848	17,075	22,573	19,640	31,267	27,203
5	14,974	19,364	16,848	17,075	22,573	19,640	31,267	27,203
6	14,259	18,296	15,919	16,134	21,201	18,445	29,831	25,954
7	14,259	18,296	15,919	16,134	21,201	18,445	29,831	25,954
8	14,259	18,296	15,919	16,134	21,201	18,445	29,831	25,954
9	14,259	18,296	15,919	16,134	21,201	18,445	29,831	25,954
10	13,284	17,081	14,862	15,312	19,458	16,929	28,597	24,881
11	13,284	17,081	14,862	15,312	19,458	16,929	28,597	24,881
12	13,284	17,081	14,862	15,312	19,458	16,929	28,597	24,881
13	13,284	17,081	14,862	15,312	19,458	16,929	28,597	24,881
14	13,284	17,081	14,862	15,312	19,458	16,929	28,597	24,881
15	13,284	17,081	14,862	15,312	19,458	16,929	28,597	24,881
16	13,839	17,454	15,186	15,947	20,029	17,426	29,907	26,020
17	14,433	18,172	15,811	16,668	20,795	18,093	31,290	27,224
18	15,086	18,906	16,449	17,290	21,548	18,748	32,683	28,435
19	15,664	19,546	17,006	18,067	22,329	19,427	34,109	29,675
20	16,272	20,193	17,569	18,919	23,049	20,053	35,405	30,803
21	16,912	20,903	18,186	19,725	23,796	20,704	36,932	32,132
22	17,399	21,477	18,686	20,257	24,547	21,357	38,126	33,170
23	17,969	22,173	19,292	20,909	25,300	22,012	39,179	34,086
24	18,530	22,712	19,761	21,453	25,785	22,434	40,041	34,837
25	19,081	23,189	20,175	21,950	26,495	23,052	40,850	35,540
26	19,626	23,702	20,622	22,371	27,059	23,542	41,773	36,343
27	20,159	24,257	21,104	22,965	27,693	24,094	42,630	37,089
28	20,679	24,720	21,507	23,455	28,294	24,617	43,808	38,114
29	21,187	25,374	22,077	23,918	29,493	25,660	44,945	39,104
30	21,646	25,871	22,508	24,481	30,694	26,705	46,007	40,027
31	22,101	26,506	23,062	24,995	31,313	27,243	46,996	40,888
32	22,544	27,145	23,617	25,621	32,017	27,855	47,930	41,700
33	22,978	27,838	24,220	26,307	32,360	28,155	48,935	42,574
34	23,411	28,730	24,996	27,117	32,869	28,597	49,648	43,195
35	23,840	29,408	25,586	27,837	33,463	29,114	50,453	43,895
36	24,279	29,945	26,053	28,351	34,317	29,857	51,406	44,724

37	24,729	30,464	26,505	28,879	34,765	30,247	52,332	45,530
38	25,197	31,097	27,056	29,442	35,594	30,968	53,782	46,792
39	25,689	32,195	28,010	30,217	36,765	31,987	55,048	47,892
40	26,216	33,076	28,777	30,884	37,445	32,578	56,417	49,084
41	26,783	33,859	29,458	31,318	38,396	33,406	57,821	50,306
42	27,399	34,566	30,073	32,135	39,328	34,216	59,226	51,527
43	28,075	35,352	30,757	32,924	40,213	34,986	61,040	53,106
44	28,821	36,756	31,979	33,877	41,695	36,275	63,057	54,861
45	29,648	37,929	32,999	34,837	42,834	37,267	65,034	56,580
46	30,570	38,809	33,764	35,877	44,107	38,374	66,956	58,253
47	31,590	39,753	34,586	36,882	45,453	39,545	69,255	60,252
48	32,727	40,942	35,620	38,431	46,955	40,851	71,731	62,406
49	33,996	42,682	37,134	39,637	48,934	42,573	73,972	64,357
50	35,402	44,119	38,384	41,229	50,352	43,807	76,694	66,725
51	37,128	45,569	39,646	43,314	52,329	45,527	79,305	68,996
52	38,932	47,327	41,176	44,842	54,486	47,404	83,087	72,287
53	40,829	48,836	42,488	46,286	56,250	48,938	86,824	75,538
54	42,815	51,775	45,045	49,185	60,051	52,245	91,217	79,360
55	44,899	54,425	47,351	51,638	63,419	55,176	95,581	83,156
56	47,085	57,041	49,627	54,764	66,257	57,645	99,886	86,902
57	49,376	59,863	52,082	57,273	69,621	60,571	104,703	91,093
58	51,779	62,618	54,479	59,465	72,778	63,318	109,866	95,585
59	54,301	66,005	57,425	63,041	76,896	66,901	115,389	100,389
60	56,943	69,207	60,211	66,231	80,711	70,220	121,249	105,488
61	59,713	72,372	62,965	69,495	84,749	73,732	127,342	110,789
62	62,620	76,164	66,264	73,233	88,931	77,371	133,670	116,294
63	65,669	79,593	69,247	76,744	93,302	81,174	140,200	121,975
64	68,862	83,823	72,927	80,605	98,001	85,262	146,915	127,817
65	73,196	87,532	76,154	84,685	102,720	89,367	153,811	133,816
66	76,065	91,529	79,632	88,810	107,610	93,622	160,903	139,986
67	79,700	95,688	83,249	93,154	111,866	97,325	168,218	146,351
68	83,488	99,574	86,630	97,553	116,188	101,085	175,803	152,950
69	87,447	104,903	91,267	102,298	123,233	107,213	183,726	159,843
70	91,587	110,257	95,924	107,244	129,548	112,708	193,044	167,950
71	96,045	115,637	100,605	112,526	135,819	118,163	202,408	176,095
72	100,717	121,278	105,512	118,059	142,521	123,994	212,643	185,000
73	105,618	127,193	110,658	123,904	149,727	130,264	222,839	193,871
74	110,760	133,399	116,058	130,096	156,530	136,182	233,861	203,460
75	116,150	139,906	121,719	136,665	166,012	144,431	245,268	213,384
76	122,346	146,802	127,718	143,847	173,408	150,866	257,118	223,693
77	128,384	153,988	133,970	151,051	182,032	158,369	269,596	234,550
78	134,730	161,532	140,533	158,623	191,092	166,251	282,689	245,941
79	141,392	169,460	147,431	166,576	200,612	174,534	296,428	257,893
<b>80-99</b>	<b>198,464</b>	<b>231,106</b>	<b>201,063</b>	<b>234,841</b>	<b>282,281</b>	<b>245,585</b>	<b>413,612</b>	<b>359,844</b>

# “卓越” 环球个人医疗保险计划 保费表

人民币 (RMB)

保障内容		非北京地区-住院 (免赔: 15000 元) +门诊						
计划	中国			国际			全球计划	
	经典	精英		经典	精英			
昂贵机构自付 年龄	/	0%	20%	/	0%	20%	0%	20%
0	17,391	21,943	19,091	19,421	26,420	22,986	33,693	29,314
1	17,391	21,943	19,091	19,421	26,420	22,986	33,693	29,314
2	14,144	18,388	15,998	16,078	21,403	18,621	29,245	25,443
3	14,144	18,388	15,998	16,078	21,403	18,621	29,245	25,443
4	14,144	18,388	15,998	16,078	21,403	18,621	29,245	25,443
5	14,144	18,388	15,998	16,078	21,403	18,621	29,245	25,443
6	13,445	17,335	15,082	15,157	20,049	17,443	27,848	24,228
7	13,445	17,335	15,082	15,157	20,049	17,443	27,848	24,228
8	13,445	17,335	15,082	15,157	20,049	17,443	27,848	24,228
9	13,445	17,335	15,082	15,157	20,049	17,443	27,848	24,228
10	12,470	16,120	14,025	14,335	18,306	15,927	26,614	23,155
11	12,470	16,120	14,025	14,335	18,306	15,927	26,614	23,155
12	12,470	16,120	14,025	14,335	18,306	15,927	26,614	23,155
13	12,470	16,120	14,025	14,335	18,306	15,927	26,614	23,155
14	12,470	16,120	14,025	14,335	18,306	15,927	26,614	23,155
15	12,470	16,120	14,025	14,335	18,306	15,927	26,614	23,155
16	12,951	16,463	14,323	14,881	18,840	16,392	27,744	24,138
17	13,470	17,065	14,847	15,513	19,467	16,937	28,946	25,184
18	14,049	17,683	15,385	16,046	20,080	17,470	30,158	26,238
19	14,553	18,207	15,840	16,734	20,722	18,029	31,403	27,321
20	15,087	18,747	16,311	17,497	21,314	18,543	32,519	28,292
21	15,652	19,366	16,849	18,214	21,952	19,100	33,865	29,463
22	16,065	19,850	17,270	18,657	22,594	19,658	34,878	30,345
23	16,619	20,526	17,858	19,289	23,324	20,292	35,892	31,226
24	17,163	21,045	18,310	19,814	23,785	20,694	36,714	31,942
25	17,699	21,502	18,707	20,291	24,471	21,291	37,484	32,611
26	18,227	21,976	19,120	20,693	25,011	21,761	38,367	33,379
27	18,744	22,531	19,602	21,267	25,621	22,291	39,184	34,091
28	19,219	22,939	19,957	21,702	26,155	22,756	40,251	35,019
29	19,681	23,536	20,478	22,111	27,288	23,741	41,276	35,911
30	20,110	23,997	20,878	22,638	28,445	24,748	42,266	36,772
31	20,536	24,542	21,353	23,116	29,021	25,249	43,169	37,558
32	20,925	25,133	21,866	23,672	29,613	25,763	43,991	38,272
33	21,308	25,788	22,436	24,287	29,899	26,013	44,872	39,039
34	21,683	26,565	23,111	25,034	30,307	26,368	45,448	39,541
35	22,048	27,166	23,635	25,641	30,784	26,783	46,103	40,110
36	22,417	27,622	24,032	26,084	31,551	27,450	46,891	40,796

37	22,789	28,059	24,412	26,542	31,914	27,766	47,636	41,445
38	23,173	28,586	24,871	27,028	32,581	28,346	48,878	42,525
39	23,575	29,549	25,708	27,700	33,589	29,223	49,956	43,462
40	24,004	30,358	26,412	28,255	34,193	29,748	51,184	44,530
41	24,468	31,019	26,987	28,609	35,014	30,463	52,405	45,593
42	24,974	31,629	27,518	29,278	35,842	31,183	53,543	46,583
43	25,533	32,349	28,144	29,910	36,608	31,850	55,055	47,899
44	26,156	33,512	29,156	30,697	37,815	32,900	56,755	49,378
45	26,833	34,495	30,012	31,483	38,741	33,706	58,397	50,806
46	27,627	35,218	30,640	32,339	39,790	34,618	59,967	52,172
47	28,497	35,979	31,303	33,149	40,899	35,583	61,895	53,849
48	29,434	36,936	32,135	34,493	42,151	36,671	63,981	55,663
49	30,532	38,416	33,422	35,483	43,866	38,164	65,810	57,256
50	31,750	39,674	34,517	36,847	45,006	39,156	68,099	59,247
51	33,334	40,940	35,619	38,692	46,689	40,620	70,254	61,121
52	34,865	42,471	36,950	39,966	48,647	42,323	73,556	63,994
53	36,538	43,846	38,146	41,142	50,215	43,687	76,787	66,805
54	38,289	46,351	40,326	43,759	53,490	46,537	80,647	70,163
55	40,125	48,601	42,283	45,914	56,435	49,099	84,450	73,472
56	42,049	50,898	44,282	48,725	58,890	51,235	88,164	76,704
57	44,064	53,383	46,444	50,903	61,849	53,809	92,359	80,353
58	46,176	55,858	48,597	52,745	64,601	56,204	96,867	84,275
59	48,391	58,795	51,152	55,952	68,247	59,376	101,700	88,479
60	50,709	61,601	53,593	58,753	71,588	62,282	106,833	92,946
61	53,137	64,350	55,985	61,607	75,125	65,359	112,161	97,581
62	55,684	67,702	58,901	64,911	78,778	68,538	117,684	102,386
63	58,352	70,667	61,481	67,965	82,592	71,856	123,365	107,328
64	61,144	74,407	64,735	71,345	86,703	75,432	129,187	112,393
65	65,055	77,600	67,513	74,916	90,801	78,998	135,142	117,574
66	67,477	81,053	70,517	78,505	95,037	82,683	141,243	122,882
67	70,642	84,637	73,635	82,283	98,771	85,932	147,514	128,338
68	73,933	88,226	76,757	86,085	102,567	89,234	154,001	133,981
69	77,368	92,679	80,632	90,200	108,555	94,443	160,767	139,868
70	80,956	97,006	84,395	94,483	113,978	99,162	168,866	146,915
71	84,831	101,310	88,140	99,064	119,394	103,873	176,947	153,944
72	88,888	105,823	92,066	103,858	125,195	108,920	185,831	161,673
73	93,141	110,555	96,183	108,923	131,449	114,362	194,604	169,306
74	97,408	115,520	100,502	114,292	137,249	119,407	204,127	177,591
75	101,720	120,725	105,031	119,994	145,672	126,735	213,956	186,142
76	106,677	126,242	109,831	126,261	151,964	132,209	224,144	195,006
77	111,508	131,991	114,832	132,499	159,404	138,683	234,872	204,340
78	116,584	138,026	120,083	139,052	167,215	145,478	246,122	214,127
79	121,914	144,368	125,601	145,931	175,417	152,614	257,920	224,391
<b>80-99</b>	<b>167,572</b>	<b>193,685</b>	<b>168,506</b>	<b>204,829</b>	<b>242,825</b>	<b>211,258</b>	<b>358,308</b>	<b>311,729</b>

产品名称: 「卓越」环球个人医疗保障计划 SmartCare Exclusive

险种: 医疗保险 medical

保障范围: 生育 Maternity

类别: 生育附加合同, 必须在选择住院以及门诊的基础上附加, 且选择的计划须与住院以及门诊相同

Maternity coverage should be added on IP and OP, and the plan should match with IP and OP

保障年期: 一年 One year

年龄限制: 19 至 50 周岁的女性。 Female from 19 to 50 years old.

保费表 (一名受保人的全年保费) Annual premium per person

非北京地区-生育保费 Maternity Premium

以人民币为货币单位(Currency RMB)

计划 年龄	中国计划 (除港澳台) China Elite(Excl.HK,Tai wan and Macau) 经典	中国计划 (除港澳台) China Elite(Excl.HK,Tai wan and Macau) 精英	国际计划 (除美国) International Classic (Excl.USA) 经典	国际计划 (除美国) International Elite (Excl.USA) 精英	全球计划 Worldwide Elite 精英
19	6,715	6,715	13,389	13,389	19,583
20	7,777	7,777	15,508	15,508	22,684
21	8,847	8,847	17,640	17,640	25,802
22	10,551	10,551	21,039	21,039	30,773
23	11,189	11,189	22,311	22,311	32,635
24	11,837	11,837	23,603	23,603	34,523
25	12,474	12,474	24,875	24,875	36,385
26	13,118	13,118	26,159	26,159	38,263
27	13,756	13,756	27,430	27,430	40,121
28	14,397	14,397	28,708	28,708	41,993
29	15,038	15,038	29,985	29,985	43,861
30	15,680	15,680	31,265	31,265	45,732
31	15,680	15,680	31,265	31,265	45,732
32	15,452	15,452	30,813	30,813	45,071
33	15,226	15,226	30,362	30,362	44,412
34	15,005	15,005	29,921	29,921	43,766
35	14,779	14,779	29,471	29,471	43,108
36	14,556	14,556	29,025	29,025	42,455
37	14,326	14,326	28,566	28,566	41,785
38	14,100	14,100	28,116	28,116	41,126
39	13,873	13,873	27,663	27,663	40,464
40	13,651	13,651	27,222	27,222	39,818
41	13,651	13,651	27,222	27,222	39,818
42	13,118	13,118	26,159	26,159	38,263
43	12,583	12,583	25,091	25,091	36,701
44	12,050	12,050	24,028	24,028	35,146
45	11,512	11,512	22,956	22,956	33,578
46	10,980	10,980	21,894	21,894	32,026
47	10,442	10,442	20,820	20,820	30,454
48	9,909	9,909	19,757	19,757	28,899
49	9,374	9,374	18,694	18,694	27,344
50	8,840	8,840	17,629	17,629	25,784

产品名称: 「卓越」环球个人医疗保障计划 SmartCare Exclusive

险种: 医疗保险 medical

保障范围: 牙科 Dental

类别: 牙科附加合同, 必须在选择住院以及门诊的基础上附加, 且选择的计划须与住院以及门诊相同

Dental coverage should be added on IP and OP, and the plan should match with IP and OP

保障年期: 一年 One year

年龄限制: 15 日至 65 周岁, 可续保至 99 周岁。 15 days to 65 years old, and renew up to 99 years old.

保费表 (一名受保人的全年保费) Annual premium per person

**非北京地区-牙科保费 Dental Premium**

以人民币为货币单位(Currency RMB)

计划	中国计划 (除港澳台) China Plan(Excl.HK,Tai wan and Macau)	国际计划 (除美国) International Plan (Excl.USA)	全球计划 Worldwide Plan
0 至 99 岁	3,047	4,874	5,719

# “卓越” 环球个人医疗保险计划 理赔服务事项

## 服务热线

安盛天平为您配备了 7 X 24 小时不间断的贴心服务：

境内：400-920-3123

境外：+86 400-920-3123

电子邮箱：healthcare@axatp.com

## 安盛天平客服人员提供如下服务：

1. 确认您是否在保险有效期内；2. 初步判断您所需求的治疗是否属于保单保障范围；3. 帮您在保险计划范围内选择适合您的直接付费医院；4. 协助您事先授权的申请及批复；5. 评估您一生推荐的治疗方案是否有必要及有效；6. 协助您申请事后理赔的报销；7. 协助您紧急援助的服务需求；8. 协助您第二诊疗意见的服务要求。

## 事先授权

在寻求诊疗前获得事先授权，无论是在直付医疗机构网络内或网络外，这样可以尽可能避免非保障范围内的费用。

建议您对以下诊疗申请事先授权：

1. 所有的住院治疗；2. 任何需要全身麻醉的手术（包括门诊和住院）；3. 开具超过 30 天治疗的处方；4. 牙科治疗；5. 肾衰透析治疗和癌症治疗；6. 家庭护理；7. 同一病症两次以上寻求诊断意见的治疗；8. 精神疾病治疗；9. 中国大陆境外门诊直接付费服务（香港、台湾、澳门）；10. 全球紧急医疗救援。

如未申请事先授权，则可能导致理赔金额扣减或拒赔。

## 如何进行事先授权：

您应在接受上述治疗前 5 天向中间带客服中心提交事先授权申请表，以便中间带在您预定开始治疗日期前收到该申请表并进行审核。对该申请，中心将自收到完整齐备的申请材料后的 48 小时内予以书面回复，若您申请的预估医疗费用过高（超 5 万元人民币）或预计治疗天数过长，授权审核的时间将会有所有延长，但通常不超过 5 个工作日。您应在收到书面授权许可回复后再开始接受治疗。

考虑到急症情况下的事先授权难以实行，您或您的家人可以先垫付入院押金办理入院手续，并在该急症情况发生后 48 小时内联系中间带客户服务中心补做预授权申请。

事先授权申请表下载网络连接：[www.medilink-global.com.cn](http://www.medilink-global.com.cn)

或您可以通过以下方式联系我们：

境内：400-920-3123 电子邮箱：[healthcare@axatp.com](mailto:healthcare@axatp.com)

境外：+86 400-920-3123 传真：+86 10 8453 9719

## 非直接付费网络医院理赔流程：

若您需要前往非直接付费医疗机构就诊，请先行承担医疗费用，就诊结束后向保险公司申请事后理赔。

申请事后理赔时，您需要在治疗后 30 天之内递交以下材料：

1. 所有相关医疗费用的原始发票或正式收据；2. 完整的病历记录，如果是住院还需提供出院小结；3. 相关的检查或检验报告；4. 所有相关医疗费用清单；5. 填写完整的理赔申请表（可登陆 [www.medilink-global.com.cn](http://www.medilink-global.com.cn) 下载）；6. 其他必要材料。

## 寄件地址：

中间带（北京）技术服务费有限公司健康险理赔部

北京市朝阳区建国门外大街丙 24 号京泰大厦 10 层 邮编：100020

如资料齐全：

1. 我们将在 10 个工作日内跟您确认我们的理算结果；

2. 否则，我们将会书面通知您进一步补充理赔资料。

## 特别提示：

如您单次门诊费用超过人民币 8,000 元或等值外币，以及诊疗项目为产前检查，则您无法使用直接付费服务，但可申请实现授权或可申请事后理赔。境内、外的住院和门诊的直付以及非直付理赔服务流程，详情请查阅下载页面的《理赔服务手册》。

其他的任何理赔流程及介绍，详情请查阅下载页面的《理赔服务手册》。

# “卓越” 环球个人医疗保险计划 投保所需材料

健康告知 (见附件 1)

投保人

姓名	性别	国籍	证件类型	证件号码	出生日期	电话	电子邮箱
职业		纸质保单收件(地址姓名电话)					

被保险人

(本人只需填写身高体重)	主被保险人	附属被保险人 1	附属被保险人 2	附属被保险人 3	附属被保险人 4
与投保人关系					
姓名					
性别					
证件类型					
证件号码					
出生日期					
国籍					
身高					
体重					

电子确认函 (见附件 2)