

# Hospitalization

## 1. Please go to Public Hospital, Normal Department.

No international service, special need service, no rehabilitation department, no plastic department.

## 2. Medical records: Every time you go to hospital, you must ask doctor to write medical records for you.

Please use one whole part of your name on your passport to register. For instance, your name is James Bond, just use James or Bond to register.

## 3. Hospitalization and Medical Insurance:

If diagnosis confirms that the Insured must be hospitalized for treatment because of suffering from the accident or the illness, Ping An shall pay 100% of the “hospitalization and medical insurance” to the insured with regard to the actual and reasonable expenses for medical treatment, including reasonable and necessary fees for nursing (limited to RMB 200 Yuan per day and accumulate up to 60 days), medical record, heating, air-conditioning, bed, examination, special examination and treatment, operation, medicine, treatment, laboratory test, radiation, etc.

During one valid insurance period, whether the Insured is hospitalized for once or several times, the Insurer shall pay the insurance payment as per compensation rule, but the insurance liability shall be terminated once the accumulative amount of payment reaches the limitation of RMB 400,000.

That is: if diagnosis confirms that the insured must be hospitalized for treatment because of suffering from the injury or illness, the insured may apply online for advanced payment by the hospital or at his own expense of medical expense for hospitalization and reimburse later.

Reimbursement equation: reasonable hospitalization expenditure \* 100% = 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)

## 4. List of claim needed materials:

- a. **Copy of your passport**
- b. **All original invoices and detailed expenditure sheet.**
- c. **Copy of hospital discharge summary or medical record of hospitalization.**
- d. **Bank account information** (You are required to go to the bank with your passport and debit card, ask the staff there to print the account information for you. The information should include: account name, account number and sub-branch name.)
- e. **Contact Information** (Please write your contact number and e-mail address on a piece of paper. You are also suggested to provide contact information of the International Students Office or phone number of your teacher.)
- f. **Accident Report** (If you got hurt because of accident, please write a report to show us clearly where, when and how you get injured. Your clear handwritten signature is required. If you receive inpatient treatment because of disease, accident report is not needed. If you have a traffic accident, you also have to write if you call the police and get any compensation from the

third party. If you call the police, we also need the certification from the police.)

- g. Application for nursing fee:** If you need to apply for nursing fee, then the Original invoices issued by hospital or by Nursing Service Company is required.

**5. Post address:** 收件人: 来华项目组  
北京市西城区金融街 23 号平安大厦 9 层,  
电话: 400-810-5119

## 住院医疗

### 1. 就医时请选择公立医院，普通科室。

私立、合资医院、特需、国际门急诊、外宾病房、VIP 病房、医疗整形美容科、康复科、干部病房、包间、单间、包床、挂床等情况不能理赔报销。

### 2. 每次就诊时，务必提醒医生书写详细的就诊记录/病历。

收费发票日期与门急诊病历所记载的就诊日期一致，且发票和病历上姓名与护照姓名中某个字段一致，不一致时到医院收费处变更或找留办老师开具《姓名证明》，发票为中文名的，《保险理赔申请书》上须标注中文名。

### 3. 住院医疗保险责任：

被保险人因遭受意外事故或疾病，经医院诊断必须住院治疗的，本公司就其实际支出的合理且必要的护工费（限额 200 元/天，最多累计 60 天）、建病历费、取暖费、空调费、床位费、检查检验费、特殊检查治疗费、手术费、药费、治疗费、化验费、放射费等合理医疗费用，按 100%的比例向被保险人给付“住院医疗保险金”。

在一个保期内，被保险人不论一次或多次住院治疗，本公司均根据理赔规则向其给付保险金，每次给付的住院医疗保险金累计相加达到 400,000 元时，该项保险责任终止。

即：因受伤或生病后，经医院诊断必须住院治疗，可申请网络医院住院垫付或自付后申请报销；

报销公式：合理住院费用\*100%=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）。

### 4. 需提交理赔资料清单：

- a. 被保险人护照复印件
- b. 发票原件，费用明细原件
- c. 出院小结或住院病历复印件
- d. 银行账户信息（请携带护照和银行卡去银行打印客户信息表，该表内容需包括，准确的户名、卡号、银行名称）
- e. 联系方式（请提供您的联系电话和邮箱地址，并建议提供留学办公室或负责老师的联系电话。）
- f. 意外伤害证明（如果因意外伤害住院，需提供意外伤害证明（学生本人签字或留学生办公室盖章，意外证明中要写清受伤过程（包括什么时间、在哪里、因为什么导致受伤、

伤到哪里)；如因交通事故受伤，还需提供交通事故认定书原件(盖红章)；如果因疾病住院，则不用提供此证明。)

- g. 护工费申请** (如果申请护工费，需提供住院期间医院或护工服务公司出具的护工费发票原件。)

- 5. 理赔资料快递地址:** 收件人: 来华项目组  
地址: 北京市西城区金融街 23 号平安大厦 9 层,  
电话: 400-810-5119