



深圳中智经济技术合作有限公司

客户服务指南  
Client Service Guide

平安健康团体医疗保险  
Ping An Health Group Medical Insurance

**中国平安 PINGAN**

来自平安健康险的讯息

### **我们致力于让生活更健康**

感谢您让我们有机会服务于您的健康保障需求。我们所做的一切都是为了让生活更健康。我们存在的意义不仅在于您患病时为您提供高端医疗——我们还是健康的促进者，我们帮助您享受健康的快乐。

本指南旨在让您了解怎样最好地享受平安健康险的服务。详细的保障责任，请参考您的保障计划。本指南中的信息适用于主被保险人和登记在其保单上的连带被保险人。

### **HospitalDirect，中国最大的直接结算网络，提供便捷顺畅的就医体验**

平安健康险向您提供中国最大的直接结算网络，并安排训练有素的平安健康险员工协助客户就医，让您享受世界级的服务。在这个网络中，我们直接与医院结算您的住院或门诊医疗费用，为您免除垫付大额现金和提交理赔材料的麻烦。此外，无论您身在何处，我们可利用强大的医疗网络，帮您获取中国最好的医疗服务。

### **我们提供无与伦比的服务和全心全意的支持**

我们提供个性化的服务与支持，帮助客户应对复杂的医疗体系，让他们过上更健康的生活。平安健康险致力于在每次互动中为客户提供优质服务。全年无休每周 7 天、每天 24 小时，您都能通过服务热线、官网等渠道联系我们。

### **在“健行天下”的帮助下健康生活，享受奖励**

为了帮助您改善健康，我们引入了全球规模最大、经过科学验证的“健行天下”（Vitality）健康促进计划。“健行天下”鼓励您了解并改善健康状况，并因此给予您奖励。

我们期待着为您和您的家人提供服务。

**王涛 Oliver Wang**

首席执行官 CEO

平安健康保险股份有限公司 Ping An Health Insurance Company of China Ltd

## Message from Ping An Health

### **We are committed to making people healthier**

Thank you for giving us the opportunity to look after your healthcare cover needs. Everything we do is about making people healthier. We're not a health insurer who is here only when you become ill – we're health improvers who are also here to help you live life well.

We have designed this guide to provide you with a summary of how to get the most out of your relationship with Ping An Health. The information contained in it applies to the primary insured and the dependents registered on their policy. Please read your policy schedule for the rules that apply to your benefits.

### **HospitalDirect, China's largest direct billing network, provides a hassle-free hospital experience**

Ping An Health gives you access to China's largest direct billing network and world-class service through our deployment of well-trained Ping An Health employees to assist you when you or dependents are in hospital. Within this network, we settle your inpatient or outpatient medical expenses directly with the hospital, saving you the trouble of making large cash payments upfront and submitting claims material. Our strong medical network relationships in the industry also mean we can help you access the best care in China, wherever you may be.

### **We offer unparalleled service and dedicated support**

We offer personalized services and support to help you navigate the healthcare system, and enable you to lead a healthier lifestyle. Ping An Health is committed to providing excellent service at every interaction with our clients. You can contact us 24 hours a day, 7 days a week, all year round using your preferred method – call center, website or written correspondence.

### **Enjoy the healthy life and health rewards brought to you by Vitality**

We introduced the Vitality program, the biggest scientifically-based health promotion program in the world, to help you improve your health. The Vitality program encourages you to understand your health and rewards you for doing so.

We look forward to being there for you and your family.

**Oliver Wang**

CEO

Ping An Health Insurance Company of China Ltd



## 目录 Agenda

1. 联系我们 Contacting us .....	5
2. 保障基本信息 General Information about the insurance .....	7
3. 医疗保障 Medical insurance benefits.....	8
4. 网络医院 Network hospitals.....	12
5. 直接结算流程 Direct billing process.....	14
6. 预授权 Pre-authorization.....	15
7. 直接结算 Direct billing.....	16
8. 事后理赔 Pay and claim.....	18
9. 紧急援助 Emergency assistance .....	19
10. 附加增值服务 Value added services .....	20
11. 除外责任 Exclusions .....	22
12. 常见问题 FAQ .....	26
Appendix 1. 优选医院(三类)列表 Select (Type III) hospitals list: .....	29
Appendix 2. 尊贵医院(四类)/特定医院/昂贵医院列表 Luxury /Special hospitals (Type IV) hospitals list: .....	36
Appendix 3. 中国大陆地区直接结算网络列表 Direct-Billing Hospitals list in Mainland .....	39
Appendix 4. 理赔申请书 Claim Form .....	48
Appendix 5. 微信 WeChat.....	50

本手册内容仅做对保障及服务内容的说明，若存在歧义和未完全说明的事项，请以正式保险合同和条款为准。

The Client Service Guide is a summary of benefits and services. In case of any ambiguity and for information about other matters not provided here, please refer to the terms and conditions of the insurance contract, which will prevail.

## 1. 联系我们 Contacting us

### 服务热线

95511 转 7（境内拨打）

每天 24 小时，每周 7 天，全年接听您的来电。仅需拨打联系电话，您可查询保障信息，申请预授权，了解健行天下相关问题。

### 官网

登陆我们的官网，您可以查看您的保单信息，并使用一系列便捷服务工具。

[www.health.pingan.com](http://www.health.pingan.com)

### 客户经理

您的疑问可直接咨询客户经理或通过客户经理告知我们：

客户经理：李燕芹

联系电话：18938881589

电子邮箱：liyanqin562@pingan.com.cn

### 微信

您可通过微信随时随地享受便捷的服务，包括：查询保单信息，查询网络医院信息，查询理赔进展，申请门诊预约和预授权，查询、参与健行天下。



平安健康生活微信公众服务号关注方式

方式一：

安装腾讯微信APP后，点击右上角“+”，扫描二维码后即可添加关注。

方式二：

安装腾讯微信APP后，在通讯录中点击公众号，在公众号界面右上角“+”，搜索“平安健康生活”即可添加关注。

### 机构地址：

机构	地址	邮编
深圳	深圳市福田区八卦三路平安大厦一楼	518000

## Contacting us

### Service Hotline

95511 (ext. 7) (domestic)

400 883 3663 (ext. 2) (abroad)

Contact us at any time, 24 hours a day, 7 days a week, all year round by calling our service center on 400 883 3663 and choosing option 2. You can inquire about your coverage information, pre-authorization and ask questions about Vitality on a single call.

### Website

By visiting our website, you can view your policy information and gain access to convenient service tools.

[www.health.pingan.com](http://www.health.pingan.com)

### Account Manager

You may also contact your account manager if you have any enquiry.

Account Manager: Yanqin Li

Telephone: 18938881589

Email: [liyanqin562@pingan.com.cn](mailto:liyanqin562@pingan.com.cn)

### WeChat

Through WeChat, you can access convenient services anywhere, any time. Inquire about policy information, about network hospitals, and about claim payments. You can also apply for outpatient consultations and preauthorize medical services, or search for benefits and engage with Vitality.



How to follow the Ping An Health Lifestyle public account

Method 1:

Install the WeChat app, click on "+" in the top right, and scan the QR code to follow us.

Method 2:

Install the WeChat app, click on "Public Account" in "Contacts", click on "+" in the top right of the "Public Account" page, search for "Ping An Health Lifestyle" and follow us.

### Branch information

Branch	Address	Code
Shenzhen	1F, Ping An Building, Ba Gua San Road, Futian District, Shenzhen	518000



## 2. 保障基本信息 General Information about the insurance

### 2.1 保障区域：亚洲

Geographic coverage area: Asia

### 2.2 参保资格

Eligibility

主被保险人 Primary insured	
员工 Employee	为投保人身体健康、能正常工作和生活的 60 周岁以下的在职；续保可至 70 周岁。 A healthy, able, full-time employee aged 60 or younger may be the primary Insured (up to 70 years old for renewal).
连带被保险人 Dependent	
配偶 Spouse	年龄为 65 周岁以下，续保可至 70 周岁；身体健康能正常劳动和生活。 A person aged 65 or younger, who is healthy and able, may be insured as a dependent (up to 70 years old for renewal).
子女 Child	19 周岁以下（含）的子女（全日制学校学生至 23 周岁且未婚）可以作为连带被保险人参保。 A person aged up to 23 years old, full-time student and unmarried may be insured as a dependent.



保险年度期间加保人员仅限于新入职员工、新婚配偶及新出生子女（加保需提供相关证明）

The new enrollment application only applies to new employees, newlywed spouses, and new born children (official certificate required) during the policy period.

加保需提供个人健康告知。

The Health declaration form is requested for individual enrollment.

健康体以平安核保对个人健康告知情况的认可程度为准，特殊情况我们会向您发出通知。

Healthy condition means your health declaration has been recognized and accepted by Ping An Health, we will send you a notification if special conditions apply to your cover.

### 3. 医疗保障 Medical insurance benefits

3.1 核心责任 Core benefit		Plan 1
保单年度总限额 Annual aggregate limit		RMB 2,000,000
特定（尊贵）医院的赔付比例 Reimbursement ratio in specified (luxury) hospitals		0%, Appedix2
既往症 Pre-existing conditions		0%
中草药 Traditional Chinese medicine (maximum 20 visits/ policy year)		RMB 800
耐用医疗设备 Durable medical equipment		—
艾滋病和 HIV 病毒 HIV and aids		—
注释 Note		
既往症： Pre-existing conditions	指在本合同生效之前罹患的被保险人已知或应该知道的有关疾病或症状 This refers to relevant diseases or conditions known to the insured before to the effective date of the insurance contract.	
中草药： Traditional Chinese medicine	以治疗为目的的具备合法医疗资质医生开具的中草药，滋补性营养性药物及膏方除外。 Traditional Chinese medicine has to be prescribed by a legally licensed doctor with a purpose to cure a condition. Nutrient supplements and herbal pastes are excluded from cover.	

3.2 住院责任 In-patient benefits		Plan 1
年度限额 Annual limit		RMB 2,000,000
赔付比例 Reimbursement ratio		100%
住宿床位和护理 Room, board, nursing expenses		RMB2,000,000
检查检验 Examinations, laboratory tests expenses		RMB1,000,000
加床费 Companion bed expenses		RMB1,000
医生费 Doctors' expenses		RMB 1,000,000
药品费 Medicine expenses		RMB1,000,000
手术（不包括器官移植手术）Surgery (excluding organ transplant surgery)		RMB 1,000,000
器官移植手术 Organ transplant surgery		RMB2,000,000
重症病房 Intensive care unit expenses		RMB2,000,000
精神疾病治疗（最高 180 天/保险年度） Psychiatric treatment (up to 90 days each policy year)		RMB 200,000
家庭护理 Home care		—
临终关怀 Hospice care		—
救护车 Ambulance transport		RMB2,000,000
注释 Note		
床位费 Room expense	中国大陆境内不高于标准单人病房、中国大陆境外不高于标准半私病房的住院床位费用。不包括套房、家庭病房，也不包括在中国大陆境外发生的全私病房床位费用。 Limited to standard room (within mainland China), and semi-private room or standard room outside of China. The expenses for suites or family wards or private rooms (incurred in mainland China) are not covered.	
加床费 Companion bed expenses	指未满 18 周岁的被保险人在住院治疗期间，其合法监护人（限一人）在医院留宿发生的加床费；或女性被保险人在住院治疗期间，给付其一周岁以下哺乳期婴儿在医院留宿发生的加床费。 These are the companion bed expenses arising from the overnight stay of the legal guardian (only one) of the insured, younger than 18 years of age, during the period of hospitalization; or to the companion bed expense arising from the overnight stay of a baby, younger than 1 year old, that has to be fed by the female insured during her hospitalization.	
手术费 Organ transplant surgery fee	所有手术费不包含：（1）供体的所有检查和治疗费用；（2）寻找、购买、运输、贮存器官源或组织源的费用；（3）与捐献自身组织、器官相关的任何费用。 All surgery expenses exclude: (1) All the examination and treatment expenses of donors; (2) Expenses of searching for, purchasing, transporting and storing organs or tissue; (3) Any expenses related to donating tissues and organs.	



3.3 门诊责任 Out-patient benefits		Plan 1
年度限额 Annual limit		RMB 50,000
赔付比例 Reimbursement ratio		100%
次免赔额 Deductible		0
医生费、挂号费 Doctors' fee, registration or consultation fees		RMB 50,000
检查检验 Examinations, laboratory tests		RMB 50,000
药品费 Medicine expenses		RMB 50,000
门诊手术 Outpatient surgery		RMB 50,000
糖尿病设备（胰岛素泵或其他） Medical items for the treatment of diabetes (insulin pumps and other items)		-
物理治疗及其他特殊疗法费（最高 10 次/保险年度） Physiotherapy and other alternative therapies (up to 10 visits each policy year)		RMB 1,000
精神疾病治疗（最高 20 次/保险年度） Psychiatric treatment (up to 20 visits each policy year)		RMB 10,000
意外牙科治疗 Dental treatment (in case of an accident or emergency)		-
激素代替疗法 Hormone replacement therapy		-
救护车 Ambulance transport		RMB 50,000
注释 Note		
药品费 Medicine expenses	药品费中的中草药责任另行罗列，复合维他命，营养性滋补行除外。 Traditional Chinese medicine is listed separately. Multivitamins, nutrition supplements and herbal pastes are excluded from cover.	
意外牙科治疗 Dental treatment	指因意外伤害事故且在事故之日起 7 日内，合理且必要的紧急治疗和修复的费用。不包含对曾接受过治疗或有裂缝牙齿的治疗，以及由于咀嚼食物（即使其中包含异物）引起的牙齿伤害的治疗。 This includes reasonable and necessary dental expenses incurred by the insured within seven days of an accidental injury. It excludes items such as the treatment of broken teeth that have undergone treatment before or dental injury caused from chewing foods (even if the food contained foreign or hard objects).	

3.4 特殊门诊医疗费 Special out-patient treatment benefits	Plan 1
门诊肾透析、门诊恶性肿瘤电疗、化疗或放疗 Outpatient kidney dialysis and outpatient cancer treatment including electrotherapy, chemotherapy and radiotherapy	RMB500,000

3.5 紧急医疗保障 Emergency medical benefits	Plan 1
保障区域外的紧急医疗 Emergency treatment outside of geographic area	
赔付比例 Reimbursement ratio	-
年度限额 Annual limit	-
全球紧急救援 Worldwide travel emergency evacuation	
安排就医和紧急医疗转送、陪同住院、转送回国、安排子女回国 Includes emergency medical evacuation, accommodation for compassionate visits and repatriation to the country of residence	具体服务内容以救援机构实际提供为准 Covered By ERV
遗体转运及安葬等 Repatriation of mortal remains or ashes, local cremation or local burial	

3.6 预防保健责任 Preventive wellness benefit		Plan 1
年度限额 Annual limit		-
体检 Health check-up		-
子女疫苗 Children's vaccinations		-
注释 Note		
婴幼儿免疫和检查费 Infant vaccination and examination fees	被保险人年限 3 周岁以内发生的免疫和检查费用。 Vaccination and examination expenses incurred are limited to cover for an insured younger than the age of three.	

3.7 生育保障责任 Maternity benefits		Plan 1
赔付比例 Reimbursement ratio		-
产前产后检查、产前医生处方开具的维生素和钙剂、B 超检查 Pre-natal and post-natal examinations, pre-natal vitamins and calcium tonic, Type-B ultrasonic examination		-
自然分娩、医学必要的手术分娩、流产 Hospital expenses on delivery or abortion		-
新生儿 14 日内未出院期间发生的医疗费用，包括护理费、免疫费和治疗费 Newborn infant care, inpatient treatment and vaccinations (within 14 days)		-
孕产期并发症:紧急分娩，剖宫分娩等 Complicated pregnancy: Emergency delivery, cesarean delivery		-

3.8 齿科保障责任 Dental benefits		Plan 1
年度限额 Annual limit		RMB4, 000
预防性齿科 Preventive dental treatment		100%
基本牙科治疗：简单补牙（包括银汞合金或复合树脂充填）、简单拔牙、牙周治疗（包括牙周刮治、牙根平整术等）。 Basic dental treatment: includes amalgams or composite fillings, simple extractions, periodontal scaling and root planning		100%
重大牙科治疗：指根管治疗（包括麻醉和拍片费用）、牙冠修复、义齿（包括化验和麻醉费用）、智齿拔除。 Basic dental treatment: includes root canal therapy (including anesthesia and X-ray expenses), crown repairs, dentures (including laboratory and anesthetic expenses), and wisdom teeth extractions		50%
注释 Note:		
齿科保障 Dental benefit	需以治疗疾病为目的。不包括责任包括但不限于美白牙齿、牙科治疗过程中使用的贵金属材料的相关费用，以及非治疗必需的、以美容为目的的牙齿处理、种植牙、嵌体、正畸治疗、贴面的相关费用。 Treatment covered will have the purpose to cure. Cover excludes: tooth whitening, cost of precious metals used in any dental treatment as well as expenses related to dental care aimed at beautification rather than at disease treatment, such as dental polishing, implantation, inlays, orthodontic treatment and dental veneers.	

3.9 眼科保险责任 Preventive wellness benefit		Plan 1
年度限额 Annual limit		-
眼科检查费（每保险年度一次）Eye and vision examination		-
眼镜费（每保险年度一次）Eyeglass expenses		-
注释 Note:		
眼镜费 Eyeglass expenses	不包括太阳镜及相关配件的费用。 The expenses for sunglasses and other related accessories are not covered.	

**其他释义 Other definitions:**

**等待期:** 除另有约定外,投保人为被保险人首次投保本保险,被保险人在等待期内发生保险事故,本公司不承担给付保险金的责任。

**Waiting period:** unless otherwise specified, when insured for the first time a waiting period will apply. If any insured has an accident or needs treatment during the standard waiting periods, the insurer will not pay any claims.

门诊 Outpatient: 30 days

住院 Inpatient: 15 days

齿科 Dental: 3 months

**既往症:** 指在本合同生效之前罹患的被保险人已知或应该知道的有关疾病或症状。通常有以下情况:

- (1) 本合同生效前,医生已有明确诊断,长期治疗未间断;
- (2) 本合同生效前,医生已有明确诊断,治疗后症状未完全消失,有间断用药情况;
- (3) 本合同生效前发生,医生已有明确诊断,但未予治疗;或者未经医生诊断和治疗,但症状明显且持续存在,以普通人医学常识应当知晓。

**Pre-existing conditions:** Refer to relevant diseases or conditions known to the insured before the effective date of the insurance contract. This normally includes the following:

- (1) The disease or condition has been clearly diagnosed by a doctor before the contract takes effect, and the patient had been treated without interruption for a long period;
- (2) The disease or condition has been clearly diagnosed by a doctor before the contract takes effect, but has not completely disappeared after the patient received the treatment and the patient has to take medicine from time to time;
- (3) The disease or condition has been clearly diagnosed by a doctor but has not been treated before the contract takes effect; or, the disease or condition has neither been diagnosed nor treated, but the symptoms were obvious and continued, and forms part of ordinary people's medical knowledge, before the contract takes effect.

#### 4. 网络医院 Network hospitals

**HospitalDirect 通过广泛的优质医院网络为您提供最佳医疗服务**

平安健康险的 HospitalDirect 是中国最大的三甲（最高级别）公立医院直接结算网络。我们与网络内医院直接进行住院或门诊医疗费用的结算，从而为您免除预付大量现金和提交理赔材料的烦恼。

我们的医疗网络覆盖中国大陆 37 个城市，大中华地区共 40 个城市。



医院类别	分类级别	分类定义
标准医院	一类医院	公立医院普通部，指中国大陆范围内在当地合法注册的医疗机构公立普通部
	二类医院	非昂贵公立医院特需部及非昂贵私立医院，指中国大陆范围内在当地合法注册的医疗机构（不包括一、三、四类）
优选医院	三类医院	昂贵公立医院特需及昂贵私立医院，指中国大陆范围内在当地合法注册的医疗机构的昂贵 公立医院特需部、以及在境外（含港、澳、台）当地合法注册的医疗机构（不包括四类医院）
尊贵医院	四类医院	特定医院（昂贵医院）



不同类型的医院赔付比例不同，具体您可拨打 95511 转 7、登陆网站[www.health.pingan.com](http://www.health.pingan.com)、联系您的保单服务人员、或联系您所在 投保单位的保险负责人查询。

部分医院收费昂贵，请务必在就诊前了解您的保障，避免个人承担。

优选医院列表请参考附件 1：

尊贵医院列表请参考附件 2：

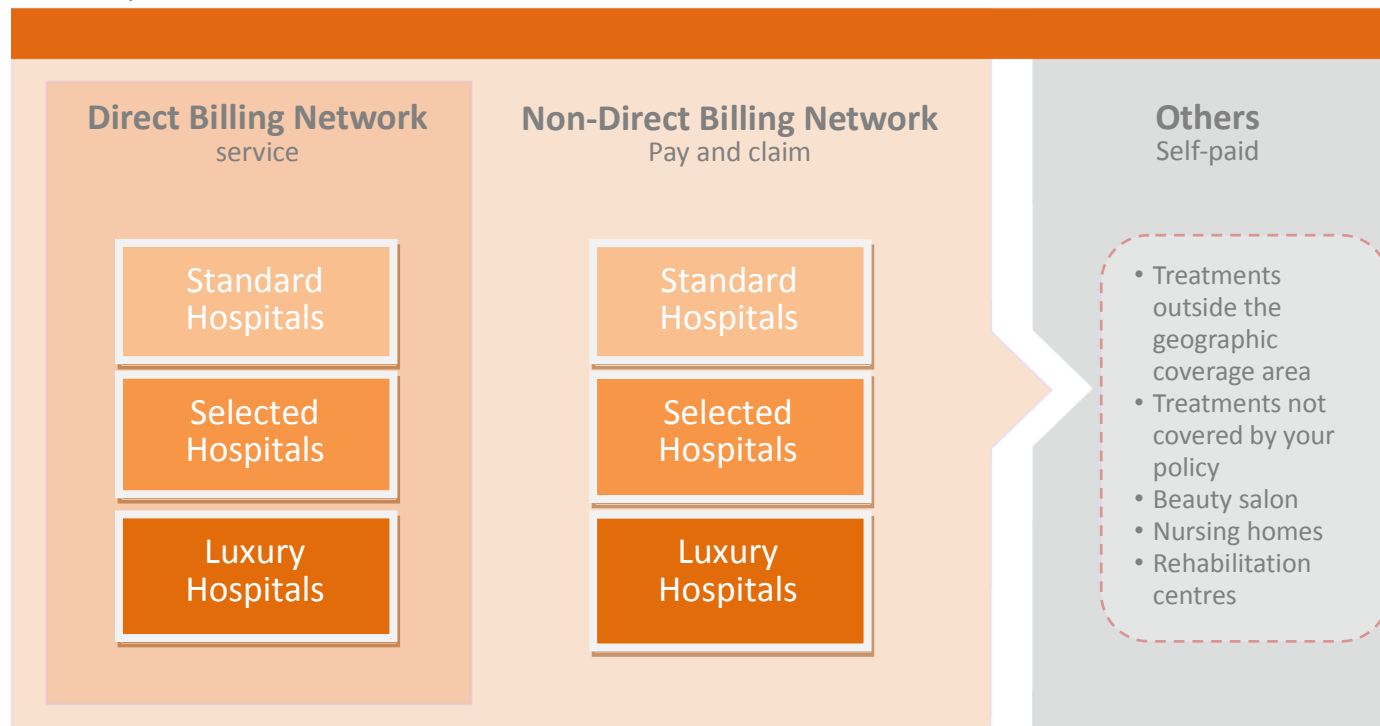
网络医院（可直接结算医院）列表请参考附件 1：

## Network hospitals

### HospitalDirect gives you access to the best care through a broad network of quality hospitals

Ping An Health HospitalDirect is the largest direct billing network of 3A (highest grade) public hospitals in China. Within this network, we settle inpatient or outpatient medical expenses directly with the hospital, saving you the trouble of making large cash payments upfront and of submitting claims material.

Our hospital network covers 37 cities in Mainland China and 40 cities in Greater China.



Type of hospital	Grades	Definition
Standard hospitals	Type I	General departments of public hospitals: these include general departments of medical facilities locally and legally registered in mainland China.
	Type II	VIP departments of non-luxury public hospitals and non-luxury private hospitals: these include medical facilities locally and legally registered in Mainland China (excluding Type I, III and IV hospitals).
Select hospitals	Type III	VIP departments of luxury public hospitals and luxury private hospitals: these include VIP departments of luxury public hospitals, medical facilities locally and legally registered in Mainland China, as well as medical facilities locally and legally registered abroad (including Hong Kong, Macao and Taiwan) (excluding Type IV hospitals).
Luxury hospitals	Type IV	Luxury hospitals (expensive hospitals).



We offer different benefit ratios for different hospitals. For details, you can call 400 883 3663 (option 2), log into our website [www.health.pingan.com](http://www.health.pingan.com), or contact your Ping An Health account manager or relevant staff at your employer.

The charges of some hospitals are more expensive. Please make sure that you understand your coverage before you visit them to avoid expenses that may not be covered.

Select hospitals list: Appendix 1  
 Luxury hospitals list: Appendix 2  
 Direct billing network list: Appendix 3

## 5. 直接结算流程 Direct billing process



部分医院在您就诊前, 会与我们联系核实您的身份及剩余保障情况, 如有自付部分, 他们有可能会向您当场收取。

Before your visit, some hospitals may contact us to verify your identification and coverage. If there is any co-payment, they may ask you to pay it at the hospital.

医院并非代表平安健康保险, 他们对保障责任的判断可能不精准, 理赔最终结论请以平安健康险理赔部审核决定为准。

Hospitals do not represent Ping An Health, and their judgments on your insurance liabilities might not be accurate. The final claim review is subject to the decisions made by the Ping An Health Claim Settlement Department.

如直接结算存在非保险责任内费用, 请您根据《理赔通知书》之还款方式与还款期限, 支付相关费用。

If there are any expenses that are not covered by the insurance and included in the direct-billing amount, please pay the relevant expenses at the hospital; for payment methods and the time period to make payments to Ping An Health, please refer to your claims notices.







如果您在付款截止日期起三十日内未能完成付款且未知会我们, 我们将会暂停您的直接结算服务, 直到收到您的还款。

If you fail to make payment and to inform us within 30 days, we will suspend the direct-billing service for any further treatments until we receive payment.



## 6. 预授权 Pre-authorization

需要获得预授权的项目 Services that require pre-authorization:

	<ul style="list-style-type: none"> <li>* 住院和手术（包括门诊手术）</li> <li>* Hospitalization &amp; surgery (including out-patient surgery)</li> </ul>
	<ul style="list-style-type: none"> <li>* 单次超过 5,000 元的检查</li> <li>* Single Examination above RMB 5,000</li> </ul>
	<ul style="list-style-type: none"> <li>* 购买或租用 CSII1 相关设备</li> <li>* Buy or rent CSII1 related devices</li> </ul>
	<ul style="list-style-type: none"> <li>* 首次门诊肾透析和癌症治疗</li> <li>* First out-patient kidney dialysis and cancer treatment</li> </ul>
	<ul style="list-style-type: none"> <li>♣ 保障区域外的紧急医疗</li> <li>♣ Emergency medical benefits outside the geographic coverage area</li> </ul>
	<ul style="list-style-type: none"> <li>直结牙科治疗</li> <li>Direct billing dental treatments</li> </ul>

如何获得预授权 How to apply:

	微信 WeChat
	致电 95511*7 Call us: 400-8833-663*2
	Email: health@pingan.com.cn



请在就医前至少两个工作日联系我们申请预授权，紧急情况在就诊后 48 小时内联系我们。  
Contact us at least two working days before being admitted to hospital for any medical services needing pre-authorization, or within 48 hours after emergency treatment.

上述标记\*的治疗项，如果您没有在规定时效内申请预授权，本公司将按合同约定的赔偿金额，再乘以60%的比例给付保险金。

If you fail to apply for pre-authorization for the treatments marked with \* within the agreed period, the insurer will only pay 60% of the amount of the benefits agreed in the contract.

上述标记♣的治疗项，如果您没有在规定时效内申请预授权，本公司不承担给付保险金的责任。  
If you fail to apply for pre-authorization for treatments marked with ♣ within the agreed period, the insurer will not pay any benefit.

如果您享受牙科直结服务，请在牙科就诊前联系我们申请预授权。

To have direct-billing services for dental treatment, please contact us before your visit to arrange pre-authorization.

预授权结果不代表最后赔付结论，赔付结论以理赔部审核结论为准。

The pre-authorization does not represent the final claim review and payment decision. The final decision is subject to review by the Ping An Health Claim Settlement Department.

## 7. 直接结算 Direct billing

### 7.1 境内直结 Domestic direct-billing services

#### 导诊服务

我们在医院安排导诊人员协助客户，有关导诊医院信息，您可致电95511转7咨询。

#### On-site consultants

We have on-site consultants at some hospitals to assist clients in hospital. Please call 400 883 3663 (option 2) for detailed information.

#### 就诊

记得携带：

- 身份证件 (须与投保时提供的证件号码一致)
- 直接结算卡



#### When going to hospital

Please take your

- ID certificate with the same ID number as on your application
- Direct billing membership card



请在收到直接结算卡时确认被保险人姓名、证件号码等信息。如发现任何不正确的地方，请与您的投保企业保险联系人取得联系，我们会尽快更正信息并为您补卡。

Please confirm the name of the insured, certificate number and other information when you receive the direct billing membership card. In case of any errors, please contact the relevant staff at your employer. Ping An Health will modify the information and send you a new card as soon as possible.

如果发生卡丢失的情况，请与投保企业保险联系人联系，我们会在7个工作日内为您补卡。卡遗失期间，请使用事后理赔流程。

If your card is lost, please contact the relevant staff at your employer. Ping An Health will send you a new card within 7 working days. While you don't have a card, please collect relevant materials and submit a claim after you visit a hospital.

如有个人信息更新情况例如证件信息，银行信息等，请及时与投保企业保险联系人取得联系，相关人员会向平安申请被保险人信息变更。

If any personal information is updated, such as certificate information and bank information, please contact the relevant staff at your employer to contact Ping An Health to update the information.

每次就诊务必带上您的直结卡及投保时使用的有效证件。

Always bring your ID (same as used at enrollment) and your direct billing membership card when you visit a hospital.

## 7.2 境外直结 Direct-billing services outside China

1

### 出发前 Before leaving

- 请携带直接结算卡和投保时有效证件
- Please take your direct billing membership card and current ID (same as on enrollment)
- 如前往美国及有美国地区保障，请携带 UHCG 卡。
- Please take UHCG card if you travel to USA and have USA coverage

#### UHCG network hospital addresses

- 美国地区查询网址 If you are in the USA, please visit: <http://us1.welcometouhc.com/home>
- 美国以外地区查询网址 If you are outside the USA, please visit: [http://www.hygeia.net/customer\\_tools/customers/hygeia/main.asp](http://www.hygeia.net/customer_tools/customers/hygeia/main.asp)

2

### 如果您需要医疗服务 If you need medical treatment

请拨打 24 小时国际电话

美国地区医院查询+18003146931，除美国以外其他地区+864008833663 转 1 联系我们。

我们会引导您到最近的医生处或医院就诊。如有需要，我们将会安排必要的治疗和授权您须持有您的会员卡 and 身份证。

Please call the 24-hour international hotline

For hospital inquiries in the USA, call +18003146931; for hospital inquiries outside of the USA, call +864008833663 option 1

You will be directed to the nearest doctor or hospital. We'll arrange the necessary treatment and authorization, if required. Take your membership card and ID certificate to your appointment with you.

3

### 理赔 Claim settlement

海外医疗合作伙伴将直接向我们提交理赔申请

Medical partners outside of China will submit claims directly to us.

## 8. 事后理赔 Pay and claim

如果您是在非直接结算医院就诊，您需先垫付医疗费用，然后按照流程向我司提交理赔申请。

If you visit a network hospital without direct-billing services, you will have to pay for your medical expenses upfront, and follow these steps to submit your claim for reimbursement.

### 申请流程 Application

1

#### 收集材料 Document Collection

##### 理赔所需材料

- 填写理赔申请书（下载地址：[www.health.pingan.com](http://www.health.pingan.com)）
- 身份证明复印件（若您提交的是中国身份证，则请提交它的正反两面复印件）
- 医疗费用收据（发票）原件
- 医疗费用明细账单复印件
- 含有病情描述或诊断的门诊病历、住院出院小结以及其他相关就诊资料复印件
- 大陆境内提供的有效发票，须含有财政章/税务章和收费章，并含有被保险人有效证件姓名。

##### Required documents:

- Complete a claim form (download from [www.health.pingan.com](http://www.health.pingan.com))
- Copy of current identity document (same as used on enrollment)
- Original, official receipts ("fapiao")
- Copy of the itemized medical bills
- Copies of medical documents indicating the illness description such as medical records, discharge summary, examination results, and other relevant material
- Valid invoices issued in the People's Republic of China which must include financial seals/ tax seals and collection seals/ seals for invoices only, as well names of the insured as shown on their valid ID.

2

#### 提交理赔申请 Submit claim

提交理赔申请书及附加文件至我司。

Submit the claim form and the required documents to us.

邮寄地址：深圳市福田区八卦三路平安大厦一楼

Mail Address: 1F, Ping An Building, Ba Gua San Road, Futian District, Shenzhen

✧ 建议将材料留存复印件 We suggest saving copies for your reference

3

#### 收款 Receive payment

理赔金会支付至指定的银行帐户。

Claim payments will be made into your chosen bank account (the account information you provide has to be the same as the account information with the bank).

## 9. 紧急援助 Emergency assistance

### 紧急援助服务让您旅行无忧

我们已与国际知名急难救助服务供应商建立合作关系。客户在国内外旅行时可享受我们提供的一系列旅行援助与紧急援助服务。享受的服务有：

#### Emergency assistance gives you peace of mind while traveling

We have partnered with leading suppliers of medical emergency assistance. You have access to a range of travel assistance and emergency services offered both domestically and internationally. The available services include:

旅行前咨询服务 Pre-trip information	紧急旅行服务援助 Emergency travel service assistance	紧急文件递送 Emergency document delivery
大使馆转介 Embassy referral	紧急翻译援助 Emergency interpretation assistance	酒店住宿援助 Assistance with hotel accommodation
行李遗失援助 Lost luggage assistance	法律人员转介 Legal referral	

此外，你将享受以下紧急医疗保障：

In addition, you are covered for the following medical emergency services:

医疗转运、紧急医疗送返及遗体转运回国与相关服务 Medical evacuation, emergency medical repatriation and repatriation of mortal remains, and related services
安排紧急返回 Emergency return transport
安排未成年子女的返程 Return transport of a minor child
安排家属探望 Transport for a compassionate visit
休养期的饭店住宿 Accommodation for recuperation after discharge
安排并支付遗体转运及直系亲属前往处理后事 Transport for funeral affairs

### 如何申请 How to Apply

可拨打我们24小时服务团队的电话：95511转7（国内）或+864008833663转1（海外）

Call our 24-hour service team on 400 833 3663 option 2 (domestic) or +864008833663 \* 2 (abroad)



单次最长旅游保障时间为离境日起 90 天。

You are covered for up to 90 consecutive days for each trip from your date of departure.

您将需要自行承担任何第三方提供的服务费用。

You will need to pay for any services provided by a third party.

具体服务条件及标准以协议及条款为准，如需了解请向电话中心或客户经理查询。

Detail service standard and condition, the terms and conditions of the insurance contract shall prevail. Please contact call center or account manager for detail.

## 10. 附加增值服务 Value added services

### 10.1 家庭医生服务 Family doctor services

平安好医生集“家庭医生、名医问诊、健康社区、健康评测、健康习惯、健康档案”六大特色服务于一体，为您提供一站式健康咨询及健康管理服务。

Combining six features (family doctor, experts' consultation, healthcare community, health assessment, lifestyle and health records), Ping An Doctor provides you with one-stop health consultation and health management services.

扫描以下二维码，下载平安好医生APP，并注册登录。

Scan the following QR code, download the app, register and sign in.



免费在线咨询 Free online text consultations

计步器 Pedometer

健康评估 Health assessments

健康资讯 News and health articles

社交 Social networking

仅限中文服务 Chinese service only

请注意 Please note:

APP上有部分项目例如在线药店、名医问诊会产生额外自付费用。

There may be extra expenses you have to pay yourself for some items for example: medicine from the online pharmacy, consultations with well-known doctors etc.

### 10.2 出国在保证证明 Coverage certificate

可作为出国签证材料。请您提前三个工作日致电95511\*7提出申请。

It can be used for Visa application. Please apply for the certificate at least three working days in advance by contacting us on 400 8833 663 (ext. 2).



### 10.3 预约服务 Appointment services

门诊、口腔、健康体检 Outpatient, dental and health check-ups



预约成功后请您携带好身份证件和会员卡按时就诊

预约仅限网络内医院，预约结果以医院反馈为准，适应项目以保单为准。

Take your ID certificate and membership card to the appointment.

Appointments are only available within the Ping An Health network, appointment result due with hospital feedback, services applicable due by insurance policy.

## 11. 除外责任 Exclusions

因下列情形之一造成被保险人医疗费用支出或发生符合下列情形描述的费用，本公司不承担给付保险金的责任：

The insurer will not reimburse the medical expenses for the following:

### 非疾病治疗类 Non-disease-treatment services

1. 各种美容整形项目：包括但不限于皮肤色素沉着、对皮肤表面无囊肿形成或无脓肿的痤疮治疗、红斑痤疮治疗；良性皮肤损害（雀斑、老年斑、痣、疣等）的治疗和去除；对浅表静脉曲张、蜘蛛脉、除瘢痕疙瘩型外的其它瘢痕、纹身去除、皮肤变色的治疗或手术；激光美容、除皱、除眼袋、开双眼皮、治疗斑秃、白发、秃发、脱发、植毛、脱毛、隆鼻、隆胸费用；
2. 各种矫形及生理缺陷的手术和检查治疗项目，包括但不限于平足及各种非功能性整容、矫形手术费用；
3. 各种健美治疗项目，包括但不限于营养、减肥、增胖、增高费用；
4. 合同中未列明的各种健康体检项目；
5. 各种预防保健性项目，包括但不限于保健按摩、自动按摩床治疗、药物蒸气治疗、药浴、体疗健身、各种疫苗预防接种（合同约定属于保险责任范围内的除外）、预防注射以及疾病普查费用；
6. 各种医疗咨询和健康预测，包括但不限于健康咨询、家庭咨询、婚姻咨询、性咨询、婚前咨询、心理咨询（如果精神疾病治疗费按合同约定属于保险责任范围，因精神疾病治疗进行心理咨询的除外）费用；
7. 各种医疗鉴定，包括但不限于医疗事故鉴定、精神病鉴定、孕妇胎儿性别鉴定、各种验伤鉴定、亲子鉴定、遗传基因鉴定费用。

1. Expenses of various cosmetic treatments: including but not limited to skin pigmentation, treatment for skin surface with no cysts or abscess and acne rosacea treatment; treatment of benign skin lesions (ephelis, senile plaque, nevus and verruca, etc.); treatments or surgeries for superficial varicose veins, spider vessels, scars or scarring, removal of tattoos, laser cosmetology, wrinkle removal, removal of under-eye puffiness, double eyelid surgeries, treatment for alopecia areata, leukotrichia, baldness, hair implantation or removal, nose or breast surgery for cosmetic reasons.
2. Expenses of various surgeries, examinations and treatments for reshaping and physiological defects, including but not limited to expenses for flat foot, various non-functional plastic surgeries and orthopedic surgeries.
3. Various bodybuilding items: including but not limited to the expenses for nutrition, weight loss and weight gain supplements and products to increase height.
4. Various health check-up items not specified in the contract.
5. Expenses for various preventive healthcare items: including but not limited to the expenses for healthcare massages, automatic massage bed treatments, medicine steam treatments, medicated baths, body care, various vaccinations (unless otherwise specified in the contract), preventive injections and general investigations for diseases (unless otherwise specified in the contract).
6. Various medical consultations and health tests, including but not limited to the expenses for healthcare, family, marriage, sex, premarital and psychological counseling (not applicable if the psychological counseling is covered according to the contract).
7. Medical identifications: including but not limited to the expenses for identification of medial malpractice, mental diseases and fetus gender as well as various injury assessments, paternity tests, gene identification, etc.

**紧急医疗保险金不包括 The emergency medical benefit excludes:**

- |                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1. 常规医疗；</li> <li>2. 可以推迟至被保险人返回保障区域后再接受的医疗；</li> <li>3. 被保险人事先计划好的治疗；</li> <li>4. 被保险人预料到或应该预料到的治疗；</li> <li>5. 怀孕或生育出现的并发症和分娩。</li> </ol> | <ol style="list-style-type: none"> <li>1. Normal medical treatments.</li> <li>2. Treatments that can be postponed until the insured returns to the covered region.</li> <li>3. Treatments planned in advance.</li> <li>4. Treatments that the insured expected or could have expected.</li> <li>5. Complications with pregnancy or fertility, and childbirth.</li> </ol> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**生殖治疗类 Treatments related to reproduction**

- |                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1. 人工辅助生殖（之后的分娩费用除外）、男女节育；</li> <li>2. 输精管或输卵管结扎等绝育术；</li> <li>3. 性功能障碍治疗；</li> <li>4. 非紧急情况下的堕胎，因心理或社会原因实施的堕胎及造成的相关并发症，以及选择性手术分娩；</li> <li>5. 不育症的检查和治疗；</li> <li>6. 绝育恢复手术；</li> <li>7. 变性手术；</li> <li>8. 用于提高性功能的药物；</li> <li>9. 生育/分娩前的培训；</li> <li>10. 与不育或生育相关的任何活细胞冷冻贮藏、植入和再植入费用。</li> </ol> | <ol style="list-style-type: none"> <li>1. Assisted reproduction (excluding the expenses for the childbirth), and birth control.</li> <li>2. Sterilization procedures such as vasoligation and tubal ligation.</li> <li>3. Sexual dysfunction treatments.</li> <li>4. Abortion (not in case of emergencies), abortion and relevant complications resulting from psychological or social reasons, and elective surgical delivery.</li> <li>5. Infertility examinations and treatments.</li> <li>6. Sterilization reversal.</li> <li>7. Sex change operations for transgender individuals.</li> <li>8. Medicines for increasing sexual function.</li> <li>9. Antenatal or prenatal classes.</li> <li>10. Any expenses for freezing, implantation and re-implantation of living cells related to infertility or reproduction.</li> </ol> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**治疗项目类 Treatment items**

- |                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1. 除心脏瓣膜、人工晶体、人工关节之外的人工器官材料费、安装和置换等费用；</li> <li>2. 性病治疗相关费用，被保险人患艾滋病或感染艾滋病病毒期间因所有疾病所导致的医疗费用；</li> <li>3. 依据具有相应资格的医生判断，无医学必要性的检查和治疗；</li> <li>4. 在健康水疗院、自然治疗诊所或类似疗养机构接受的治疗，或以隶属于该类机构、登记为“护理病房”的私人病床形式接受的治疗；</li> <li>5. 为休息、观察而实施的环境疗法，在任何长期护理机构、矿泉疗养地、水疗院门诊、康复机构、疗养院、养老院等非本合同规定的医疗机构接受的服务或治疗；</li> <li>6. 近视、斜视矫形术费用，包皮环切术、包皮剥离术、包皮气囊扩张术。</li> </ol> | <ol style="list-style-type: none"> <li>1. Expenses of materials, sourcing and implantation of organs other than heart valves, intraocular lenses and joint prostheses.</li> <li>2. Treatment expenses related to venereal disease and the medical expenses for all health conditions related to AIDS or HIV.</li> <li>3. Examinations and treatments that are not medically necessary, as confirmed by qualified doctors.</li> <li>4. Expenses of treatments in hydropathics, natural therapy clinics, sanatoriums, or treatments in private wards registered as "nursing wards" affiliated to a sanatorium.</li> <li>5. Therapies for rest and observation, and services or treatments in long-term nursing facilities, mineral spring sanatoriums, hydrotherapy clinics, rehabilitation facilities, sanatoriums, geracomiums and other medical facilities not specified in the contract.</li> <li>6. Expenses for myopia and heterotopia orthomorph, circumcision as well as decortication and balloon dilation used to treat tight foreskin.</li> </ol> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

### 服务设施及医学材料类 Service facilities and medical materials

1. 使用电话、电炉、煤气、食品保温箱等费用；
  2. 遗体料理费、遗体冷藏费（本合同约定属于保险责任范围内的除外）；
  3. 陪护费、陪床费（本合同约定属于保险责任范围内的除外）、护工费、洗理费及各种与诊疗无直接关系的费用（包括但不限于脸盆、卫生塑料及卫生纸费）；
  4. 耐用医疗设备的购买或租赁费（本合同约定属于保险责任范围内的除外）；
  5. 定制或改造任何交通工具、洗浴设备或者住宅设备；
  6. 所有非处方医疗器械；
  7. 非必需的假体、矫正器具、支具或相似的器具（本合同约定属于保险责任范围内的除外）。
1. Expenses of using telephones, electric furnaces, gas and thermal food containers.
  2. Remains management and storage expenses (except expenses covered in the contract).
  3. Care fee, bed care fee (except those covered in the contract), nursing fee, bathing and haircut fee as well as other expenses not directly related to treatments (such as basin, medical plastic and toilet paper expenses).
  4. Expenses for purchasing or leasing durable medical equipment (except expenses covered in the contract).
  5. Expenses for customizing or altering any vehicle, bathing facilities or residential facilities.
  6. All over the counter (OTC) medical apparatuses.
  7. Prosthesis, orthosis, braces or similar apparatus (except expenses covered in the contract).

### 药品费用 Medicine fees

1. 自购药品：自购药品指被保险人未经过医院所属的具有执业医师资格的医生开具医嘱，自行至药房、超市、医院所属商业药房等地点购买的药品；
  2. 营养性复合维生素，矿物质、中草药（本合同约定属于保险责任范围内的除外）、膏方及其它营养保健药费，试验或研究性质的药物费用；
  3. 医生开具的、超过 90 天部分的药品（包含维生素）费用。
1. Self-purchase medicine: medicine bought by the insured from pharmacies, supermarkets, commercial drug stores affiliated to hospitals without any advice from medical practitioners.
  2. Expenses for multivitamins, minerals, traditional Chinese medicine (unless otherwise specified in the contract), herbal pastes and other nutritional supplements and medicines, experimental medicine or medicine still under research.
  3. Expenses for medicines (including vitamins) ordered by a doctor for use over more than 90 days.

### 特定医疗费用 Specified medical expenses

1. 超出通常惯例的医疗费用；
  2. 为获得治疗发生的交通费，本合同列明的本地救护车费及紧急医疗运送除外；
  3. 保险期间届满后发生的医疗费用，包括在此后按疗程使用的处方药品费用（本合同约定属于保险责任范围内的除外）。
1. Medical expenses exceeding the usual or specified limits.
  2. Transport expenses to obtain treatment (excluding local ambulances and emergency medical transportation expenses specified in the contract).
  3. Medical expenses incurred after the insurance period expires, including expenses for prescribed medicines refilled after the expiry date of the policy (unless otherwise specified in the contract).

## 其它 Others

1. 被保险人所患既往症引起的医疗费用，但在投保时已告知本公司并经本公司书面同意承保的不在其限；
2. 被保险人因精神疾病引起的医疗费用（本合同约定属于保险责任范围内的除外），保险单中特别约定的其他除外疾病引起的医疗费用；
3. 被保险人殴斗、醉酒，主动吸食或注射毒品导致的医疗费用；
4. 投保人对被保险人的故意杀害、故意伤害；
5. 被保险人故意自伤、故意犯罪或者抗拒依法采取的刑事强制措施导致的医疗费用；
6. 被保险人参加或从事潜水、跳伞、攀岩、蹦极、驾驶滑翔机或滑翔伞、探险、武术比赛、摔跤、特技表演、赛马、赛车等高风险运动导致的伤害引起的治疗；
7. 被保险人先天性畸形、先天性疾病、遗传性疾病或染色体异常（依照世界卫生组织《疾病和有关健康问题的国际统计分类》（ICD-10）确定）引起的医疗费用；
8. 由于职业病、医疗事故引起的医疗费用；
9. 被保险人酒后驾驶、无合法有效驾驶证驾驶或驾驶无有效行驶证的机动车导致交通意外引起的医疗费用；
10. 核爆炸、核辐射或核污染、化学污染；战争、军事冲突、暴乱或武装叛乱；
11. 冒名住院、不符合入院标准、挂床住院或住院病人应当出院而拒不出院（从医院确定出院之日起发生的一切医疗费用）；
12. 被保险人接受实验性治疗，即未经科学或医学认可的医疗。

1. Medical expenses incurred for pre-existing conditions, excluding those of which the insurer has been notified and the insurer has agreed to in writing.
2. Medical expenses incurred for mental health (unless otherwise specified in the agreement) and other conditions not covered or listed in the special agreements section of the insurance policy.
3. Medical expenses arising from fighting, excessive alcohol consumption, and use illegal substances.
4. The applicant kills or injures the insured intentionally;
5. Medical expenses caused where an Insured injures himself or herself, or commits a crime on purpose, or resists any criminal coercive measures taken in accordance with applicable laws and regulations;
6. Treatment of an insured due to his or her high-risk activities including but not limited to diving, parachuting, rock-climbing, bungee jumping, gliding or paragliding, expedition, martial art contests, wrestling, stunts, horse racing and car racing;
7. Medical expenses caused by an insured's congenital malformation, congenital diseases, hereditary diseases, chromosome abnormality (according to the Tenth Revision of the International Statistical Classification of Diseases and Related Health Problems [ICD-10] released by the World Health Organization);
8. Medical expenses for treatment of occupational diseases and medical accidents;
9. Medical expenses due to accidents caused by an insured's driving under the influence of alcohol, or driving without a valid driving license, or driving a motor vehicle without a valid vehicle license;
10. Nuclear explosion, nuclear radiation or nuclear pollution, chemical pollution; war, military conflict, riot or armed rebellion;
11. Expenses of hospitalization under somebody else's name, breach of hospitalization standards, fake hospitalization or unreasonable refusal to be discharged from a hospital (all the expenses incurred since the discharge date set by a hospital);
12. Experimental treatments received by an insured, in other words, treatments that have yet to be recognized scientifically or medically.



## 12. 常见问题 FAQ

**Q:** 如果我离职了，我还会有保障吗？

**A:** 建议您与投保企业相关联系人咨询。企业如果申请退保，您与连带被保险人的保险都将终止，请将直接结算卡归还至企业相关联系人处。

**Q:** 网络医院的普通门诊可以使用直接结算吗？

**A:** 直接结算仅在网络医院内的指定部门提供服务，通常是特需部或国际医疗部，请参考网络医院内的具体地址。

**Q:** 我忘记带直接结算卡或有效证件怎么办？

**A:** 我们建议您先支付相关医疗费用，收集相关材料申请事后理赔。

**Q:** 我发现我直接结算卡上的信息错了，怎么办？我的证件号码更新，怎么办？

**A:** 请与投保企业相关联系人联系，向我司提出个人信息变更申请，我们会尽快完成更正并下发新卡。新卡到位之前，如有需要就诊，请先使用事后理赔。

**Q:** 卡遗失了怎么办？

**A:** 建议您致电95511转7，我们会尽快为您重新制卡并下发。无卡期间，如需就诊，请使用事后理赔。

**Q:** If I resign, will my coverage continue being valid?

**A:** It is advised that you consult the relevant staff of your employer. If your employer applies for policy surrender, both your coverage and your dependents' coverage will terminate; please return your direct-billing cards to the relevant staff of your employer.

**Q:** Is direct-billing service available for regular outpatient departments of network hospitals?

**A:** Direct-billing service is only provided in designated departments (usually, VIP departments or international medical departments) of some network hospitals. Please refer to the detailed address of network hospitals.

**Q:** I forget to bring my direct-billing card or valid ID card. What should I do?

**A:** We suggest you pay the relevant medical expenses, collect relevant materials and file a claim after the visit.

**Q:** I found the information on my direct-billing card is wrong. What should I do? My ID card number has been updated. What should I do?

**A:** Please contact the relevant staff of your employer to file an application with us for change of individual information; we will process it as soon as possible and issue a new card. Before you receive the new card, if you need to visit a hospital, please pay first and file a claim later.

**Q:** My card is lost. What should I do?

**A:** It is advised that you call 400 883 3663 (ext.2) and we will make a new card for you as soon as possible and sent it to you. Before you receive the new card, if you need to visit a hospital, please pay first and file a claim later.



**Q:** 为什么我会有欠款？

**A:** 直接结算期间，医院不能准确判断保障责任，所有材料后期都经过我司理赔部审核，如有非保障责任范围费用，即属于追缴。

**Q:** 为什么我会收到医院的账单和平安的账单？

**A:** 大部分私立医院的追缴由医院负责，其他医院的追缴会由平安健康险系统向您留存的电子邮件发送结案通知邮件，您可以在医院向驻点缴费，也可以与您的客户经理联系转账支付。

**Q:** 我如何支付欠款，有什么注意事项吗？

**A:** 还款方式有以下几种：

- 1) 根据理赔结案通知书上的还款银行转账
  - 2) 可以在我们有驻点的网络医院联系驻点人员还款（建议提前查询驻点工作时间）
  - 3) 前往机构上门还款
- 请注意，转账时务必在备注栏里注明报案号与被保险人姓名

**Q:** 理赔款是以什么支付方式给付的？

**A:** 目前理赔款以人民币为货币单位，我们会使用您在理赔申请书上提供的帐户或系统内留存的帐户作为默认转账帐户。

**Q:** 为什么我的转账总是不成功？

**A:** 请仔细核对您提供的帐户信息，银行分行，户名的大小写字母顺序及格式都会引起转账失败，请务必提供与银行信息一致的帐户信息。

**Q:** What is the reason for my debts?

**A:** When you enjoy direct-billing service, hospitals cannot judge your coverage quite specifically. All the materials will be reviewed by our claim department afterwards. If there is any expense not covered by your policy, we have to collect the debt.

**Q:** Why did I receive bills from hospitals and Ping An?

**A:** Most private hospitals will collect bills by themselves, while other hospitals' bills will be collected by Ping An by sending a claim close notice by an E-mail to the mailbox kept in the PAH system. You can pay the bill in the hospital with on-site staff or contact your customer manager on bank transfer.

**Q:** How can I pay debts? Is there anything I need to pay attention to?

**A:** You can repay debts in the following ways:

- 1) Transfer money to the banks specified on Claim Close Notice;
- 2) Contact on-site staff in network hospitals for repayment (we suggest that you inquire about the working time in advance);
- 3) You may also go to a branch for the repayment. Please make sure to write down the case number and the name of the insured in the "Remark" column of your transfer voucher.

**Q:** How is the compensation paid?

**A:** Currently, the compensation is paid in RMB and we will take the account on your claim forms or the account kept in the system as the default transfer account.

**Q:** Why does my transfer fail?

**A:** Please carefully check the information provided including the account information, name of bank branch, and name of accountholder to make sure it is consistent with the bank information, and the information's uppercase or lowercase, its letter sequence, and the form of the information.

**Q:** 银行帐户信息如何更改？

**A:** 方式一：在理赔申请书的转账部分勾选“以下账户信息，授权保险公司留存，供理赔给付使用”；  
方式二：通知企业相关联系人，在保单下申请个人银行信息变更申请。

**Q:** 我打算去国外家庭医生处就诊，但是医生通常只提供就诊费用收据，我能理赔吗？

**A:** 不能，病例是理赔鉴定保险责任的重要依据。建议您向医生索取含有具体主诉，诊断及治疗的病例，需要诊所提供一份具体费用明细清单，这些材料是我们判断保险责任的重要依据，缺少任何一项都可能因材料不全不予赔付。

**Q:** 为什么会出现需要我提供首诊病例的情况？

**A:** 提供首诊病历是为了明确客户就诊疾病是否符合保障责任范围约定，以便我司能更快更好地作出理赔决定，确保公司的赔付决定准确无误。

**Q:** How can I change the bank account information?

**A:** Method 1: tick in the box before "I hereby authorize the insurer to keep the following account information for claim settlement use" in the Transfer section of a claim form;

Method 2: please contact the relevant staff of your employer to file an application for changing individual's bank information under the policy.

**Q:** I am going to visit my family doctor who is not in China. Usually he or she only gives me a receipt after the visit. Can my expenses be reimbursed without a medical record?

**A:** No. Your medical record is important for our verification of insurance liabilities in the process of claim settlement. It is advised that you ask the doctor for a medical record that includes specific complaints, diagnosis and treatment as well as a list of expense details provided by a clinic. All these materials are important evidences to determine insurance liabilities. If any of these materials is missing, we cannot reimburse the expense.

**Q:** Why should I provide my medical record with initial diagnosis in some circumstance?

**A:** The medical record with initial diagnosis can help us to determine whether the disease should be covered according to the agreements on insurance liabilities, so as to facilitate us to make the right adjudication.

## Appendix 1. 优选医院(三类)列表 Select (Type III) hospitals list:

网络医院会实时更新，具体名单请登陆以下网址查询 [www.health.pingan.com](http://www.health.pingan.com)

List may update timely, for detailed information of direct-billing hospitals, please visit the website as below [www.health.pingan.com](http://www.health.pingan.com)

城市 City	医院 Provider	门诊 直结 OP DB	住院 直结 IP DB	医院地址 Address
北京 Beijing	▲中国医学科学院北京协和医院国际医疗部 (3A) Peking Union Medical College Hospital, International Medical Department	✓	✓	东城区帅府园 1 号 (东单北大街 53 号内科楼一段二层及三层) 1 Shuaifu Garden (53 North Dongdan Avenue), Dongcheng District
北京 Beijing	▲卫生部中日友好医院国际医疗部 (3A) International Medical Dept, China-Japan Friendship Hospital, Ministry of Health	✓	✓	北京朝阳区和平里樱花东路 2 号 2 East Yinhua Road, Hepingli, Chaoyang District
北京 Beijing	▲北京平心堂中医门诊部 (P) Traditional Chinese Medicine Clinic, Ping Xin Tang	✓		北京市东城区东方广场西配楼 3 层王府井大街 218-2 号 218-2 Wangfujin Avenue, 3/F, West Building of Oriental Plaza, Dongcheng District
北京 Beijing	▲北京新世纪国际儿童医院 (P) Beijing New Century Inter-national Children's Hospital	✓	✓	北京西城区南礼士路 56 号 56 Nanlishi Road, Xicheng District
北京 Beijing	▲北京港澳国际医务诊所 (J) Hong Kong International Medical Clinic of Beijing	✓		北京朝阳门北大街 2 号港澳中心办公楼 9 层 9/F Swiss hotel, 2 North Chaoyangmen Avenue, Chaoyang District
北京 Beijing	▲北京东方美华妇儿医院 (J) Beijing American-Sino Hospital	✓	✓	北京朝阳区安苑路 18 号 18. Anyuan Avenue, Chaoyang District
北京 Beijing	▲维世达诊所 (J) Vista Clinic	✓		北京朝阳区光华路 1 号北京嘉里中心商场 3 层 3rd Kerry Center, 1 Guanghua Road, Chaoyang District
北京 Beijing	▲北京庇利积臣门诊部 (J) Bayley and Jackson Clinic, Beijing	✓		北京朝阳区日坛东路 7 号 7 East Ritan Road, Chaoyang District
北京 Beijing	▲美中宜和丽都院区 AMCARE Outpatient Service Center (Lidu) (J)	✓	✓	北京朝阳区东北四环外将台西路 9-9 号 No. 9-9, Jiangtai West Road, Chaoyang District, Beijing
北京 Beijing	▲美中宜和亚运村院区 AMCARE Outpatient Service Center (Yayuncun)	✓	✓	朝阳安慧北里逸园 5 号楼 Building 5 Anhui North Road, Chaoyang District, Beijing
北京 Beijing	▲北京新世纪荣和儿科门诊部 (P) Beijing New Century Harmony Pediatric Clinic	✓		北京顺义区天竺镇丽苑街荣和商业中心 19 号楼 k01 K-01, Block 19, Harmony Business Center, Liyuan Street, Tianzhu Town, Shunyi District, Beijing
北京 Beijing	▲北京耀东门诊部 (J) The New World Eaton Medical	✓		崇文门外新世界中心写字楼 B 座五层 5F, Tower B, Beijing New World Office Building, No. 3 Chong Wen Men Wai Street, Beijing China

北京 Beijing	北京维特奥医院(J) Beijing VITUP Hospital	暂停 Suspended	暂停 Suspended	暂停 Suspended
北京 Beijing	▲北京佳亿家金源门诊部(J) Beijing Jia Yi Jia Jin Yuan clinic	✓		北京市海淀区蓝靛厂东路2号居然之家装饰材料馆5层东侧 East Side of 5th Floor, Ju Ran Zhi Jia, No.2 Lan Dian East Road, Hai Dian District
北京 Beijing	▲北京爱尔英智眼科医院(P) Beijing Intech Eye Hospital	✓	✓	北京朝阳区潘家园南里12号潘家园大厦5层VIP门诊5th Floor, Panjiayuan Plaza, #12 Panjiayuan Nanli, Chaoyang District 100021, Beijing, P.R. China
北京 Beijing	北京大卫盾门诊部(P) Beijing Davidton Medical Centre	✓		北京市东城区东长安街10号长安大厦2层 2nd Floor Chang An Building, 10th East Chang An street, Dongcheng District, Beijing
北京 Beijing	北京和美妇儿医院 Beijing HarMoniCare Women&Children's Hospital	✓	✓	北京市朝阳区北苑路小关北里甲2号 #2 Xiaoguanbeili Beiyuan Road, Chaoyang District
北京 Beijing	北京新世纪妇儿医院 Beijing New Century Women's and Children's Hospital	✓	✓	北京市朝阳区望京北路51号院,第2号楼、第5号楼 #2 #5 wangjing north road, Chaoyang District
北京 Beijing	北京嫣然天使儿童医院 Beijing smileangelhospital	✓	✓	北京市朝阳区望京东园519号
上海 Shanghai	▲复旦大学附属华山医院国际医疗中心(3A) Huashan Worldwide Medical Center, Affiliated to Fudan University	✓	✓	上海静安区乌鲁木齐中路12号门诊楼8楼 8/F Clinic Building, 12 Middle Wulumuqi Road, Jing'ai District
上海 Shanghai	▲上海瑞东医院(瑞金医院浦东分院)国际医疗部(J) Shanghai Ruidong Hospital (Ruijin Hospital Pudong Branch) - International Department	✓	✓	上海市浦东新区锦绣东路120号2楼 2/F, 120 East Jinxiu Road, Pudong District, Shanghai
上海 Shanghai	▲上海浦东新区浦南医院国际医疗中心(2A) Shanghai Punan Hospital, International Medical Center (VIP Department)	✓	✓	临沂路279号(南院)南楼11楼 11F, south building, 279 Linyi Road
上海 Shanghai	▲上海美华丁香门诊部(P) American-Sino Ob/Gyn Service	✓	✓	上海华山路800弄6号群楼3楼 3/F, Podium Building 6, Lane 800, Huashan Road
上海 Shanghai	▲上海禾新医院(F) Shanghai Landseed Hospital	✓	✓	徐汇区钦江路102号2楼(近虹漕路) 2/F, 102 QinJiang Road
上海 Shanghai	▲上海全康医疗中心(F) Global Healthcare Center	✓		上海市静安区南京西路1788号国际中心303室(近华山路) 3/F, No.1788 West Nanjing, Jingan District, Shanghai
上海 Shanghai	▲上海众康医疗中心(F) Shanghai Zhongkang medical center	✓		上海市浦东新区世纪大道100号环球金融中心212室 212 World Financial Center, 100 Century Avenue, Pudong District, Shanghai
上海	▲上海诺美尔眼耳鼻喉科医院(F)	暂停	暂停	暂停

Shang hai	Shanghai Nobel Eye and ENT Hospital	Suspe nded	Suspe nded	Suspended
上海 Shang hai	▲上海交通大学附属第六人民医院国际医疗部(3A) Shanghai Sixth People's Hospital, International Medical Center, Affiliated to Shanghai Jiaotong University	✓	✓	上海徐汇区宜山路 600 号门诊 13 楼 13/F Clinic Building, 800 Yishan Road, Xuhui District
上海 Shang hai	上海樱华门诊部(P) Shanghai Sakura Clinic	✓		延安西路 2558 号综合康复楼 B 座 4 楼 (近水城南路) 4/F, Seat B, 2558 West Yan'an Road
上海 Shang hai	上海樱园门诊部(P) Shanghai Sakura Clinic - Shanghai Garden	✓		虹桥路 2489 弄 200 号上海花园广场管理中心 2 楼 (近延安西路) 2/F, No. 200, Lane 2489, Hongqiao Road
上海 Shang hai	上海瑞林诊所(P) Shanghai Green clinic	✓		仙霞路 88 号太阳广场东塔 1 楼 (近娄山关路) 1/F East Sun Plaza, 88 Xianxia Road
上海 Shang hai	▲上海景康门诊部(F) Shanghai Jingkang Clinic	✓		上海黄浦区打浦路 398 号 1 楼 398 Dapu Road, Luwan District, Shanghai
上海 Shang hai	▲上海瑞和门诊部-莱佛士医疗中心(F) Shanghai Raffles Medicle Center	✓		上海虹梅路 1801 号凯科国际大厦二楼 2/F, Keiko International Building, 1801 Hongmei Road, Shanghai
上海 Shang hai	▲美国医学中心(F) American Medical Center	✓		上海市田林路 888 弄 1 号楼东 EAST BUILDING NO1. LANE888 TIANLING ROAD
上海 Shang hai	▲上海德达德西门诊部(F) DeltaWest Clinic	✓		上海市长宁区延安西路 2558 号 8 幢 B 栋 4 层西 5 层 5F, 4F(W), Suite B Block 8, No. 2588, West YAN AN Road Changning District Shangahi
上海 Shang hai	▲上海博爱医院国际医疗服务中心(P) Shanghai Humanity Hospital	✓	✓	上海市淮海中路 1590 号 7 楼 7/F, No. 1590 Middle Huaihai Road, Xuhui District
上海 Shang hai	▲上海百瑞肿瘤中心 (F) Shanghai ProMed Cancer Centers	✓		上海市淡水路 170 号 170 Danshui Road
上海 Shang hai	▲上海康威门诊部 (F) Shanghai Neuglow Medical Center	✓		上海市浦东滨江大道 2525 弄 25 号 C 栋别墅 Building C, No. 25, Lane 2525, Reverier Avenue , Pudong District, Shanghai
上海 Shang hai	▲上海威瑞门诊部 (F) Shanghai Healthway Medical Center	✓		上海市浦东碧云路 1228 号 No. 1228 Biyun Road, Pudong District, Shanghai
广州 Guang zhou	中山大学附属第一医院(3A) (特需医疗中心) The First Affiliated Hospital, Sun Yat-sen Universlity	✓	✓	广州市越秀区中山二路 58 号 58 Zhongshan Er Lu, Yuexiu District, Guangzhou
广州 Guang zhou	广东省人民医院协和高级医疗中心(3A) Guangdong People Hospital Union High Level Medical Center	✓	✓	广东省广州市东川路 96 号广东省人民医院科教楼 9 楼 9 th Floor , Science Building 96 Dong Chuan Road., Guangzhou

广州 Guang zhou	广州现代医院国际医疗中心(P) Guangzhou Modern Hospital International Medical Center	✓	✓	广州市天河区濂泉路口 42 号 42 Lianquan Road, Tianhe District, Guangzhou
广州 Guang zhou	▲广州中医药大学祈福医院国际医疗中心(P) International Medical Center, Clifford Hospital Affiliated to Guangzhou University of Chinese Medicine	✓	✓	广州市番禺区市广路 Shiguang Road, Fanyu District
广州 Guang zhou	▲新奥美嘉医疗门诊(F) New Omega Clinic	✓		广州市天河区林和西路 161 号中泰国际广场 A 塔 9 楼 9/F, A Tower, Zhongtai International Square, Tianhe District, Guangzhou
广州 Guang zhou	▲康辰医疗综合门诊部(F) Eur Am International Medical Center, Comprehensive Outpatient Dept.	✓		广州市珠江新城华利路 19 号远洋明珠大厦北座首层 1/F, North Tower, Ocean Pearl Building, 19 HuaLi Road, Pearl River New City
广州 Guang zhou	▲康瑞家医疗门诊部(F) Global Doctor Prime Healthcare International Medical Center	✓		广州市天河区林和中路 136 号 (林和街) D1 2nd Annex, Tianyu Garden, No.136, Linhe Zhong Rd, Tianhe District, Guangzhou
广州 Guang zhou	▲贝利尔国际诊所(F) Bellaire Medical Center	✓		广州市天河北路 28 号时代广场东 601 601, E. Time Square, 28 North Tianhe Road, Guangzhou
广州 Guang zhou	▲广州市天河区威利斯医疗门诊部(OP;F) Wales International Medical Center	✓		广州市林和东路 200 号 (广东烟草附近) 200, Linhe Dong Road, Tianhe District, Guangzhou, China (behind IKEA)
广州 Guang zhou	▲陆广洪口腔诊所 (大都会国际牙科) (F) AllSmile-Dr.Lu Int'l Dental Clinic	✓		天河北路 183 号大都会广场 6 楼 603 603, 6/F, Metro Plaza, 183 North Tianhe Road
深圳 Shenz hen	深圳和美妇儿专科医院(P) Shenzhen HOME children' s and Women' s hospital	✓	✓	深圳市南山区深南大道 12018 号 12018, Shennan Road, Nanshan District, Shenzhen city, China
深圳 Shenz hen	▲深圳远东妇儿专科医院 (P) Shenzhen Far-East Women&Children Hospital	✓	✓	深圳市罗湖区深南东路 2097 号 No. 2097, Shen Nan East Road, Luo Hu District
深圳 Shenz hen	▲卓正医疗地王医疗中心(OP;P) Distinct HealthCare Diwang Medical Center	✓		深圳市罗湖区解放路地王大厦信兴广场北翼 G4 层 2 号 G4(N), Office Tower, Diwang Commercial Center, No. 5002 Shennan East Road, Luohu District, Shenzhen
深圳 Shenz hen	▲卓正会展中心诊所(OP;P) Exhibition Center Clinic	✓		深圳市福田区福华三路 168 号国际商会中心裙楼 2 层 Room 0219, International Chamber of Commerce, Fuhua 3rd Rd, Futian District
深圳 Shenz hen	▲卓正医疗海岸城医疗中心(OP;P) Distinct HealthCare Coastal City medical Center	✓		深圳市南山区海德三道海岸城西座 1012 室 Room 1012, Coastal City West Buiding, Haide 3rd Rd, Nanshan District, Shenzhen
深圳 Shenz hen	▲卓正蛇口医疗中心(OP;P) Shekou medical center	✓		深圳市南山区南海大道与工业四路交汇处, 万融大厦 A 座 5 层 5th Floor, Wanrong Building A, Nanhai Rd & Gongye 4th Rd, Nanshan District, Shenzhen
深圳	深圳维世达胜凯门诊部(F)	✓		深圳南山区科技园学府路软件产业基地 4 栋 C 座裙楼 4 层



Shenzhen	Shenzhen VISTA-SK Medical Center			13-15 号房 Lv14, Bldg 4C, ShenZhen Software Industry Base, Xuefu Rd, Nanshan District SHENZHEN 5
东莞 Dongguan	▲环球医生东莞诊所 (F) Global Doctor	✓		东莞市东城区星河传说 IEO 国际街区 30 号 30 Interstellar Legend-International Square, Dongcheng District, Dongguan
天津 Tianjin	▲天津华卫门诊部 (J) Huawei International Clinic	✓		天津开发区第二大街加孚园底商名医会馆 1/Floor, Jiafu Garden, 2nd Avenue, TEDA
天津 Tianjin	▲天津中医药大学第一附属医院国医堂特需中心 (3A) No.1 Hospital Affiliated to TJUTCM	✓	暂停 Suspended	天津市南开区鞍山西道 314 号 314, An Shan Xi Dao, Nankai District
天津 Tianjin	▲天津市第一中心医院国际诊疗中心 (3A) Tianjin First Central Hospital, International Medical Center	✓	✓	天津市南开区复康路 24 号 24, Kangfu Road, Nankai District
天津 Tianjin	▲天津和平新世纪妇儿医院 Tianjin New Century Women's and Children's Hospital	✓	✓	天津市和平区赤峰道 33 号 No.33 Chifeng Road, Heping District Tianjin
天津 Tianjin	▲天津医科大学总医院国际诊疗中心 (3A) General Hospital Affiliated to Tianjin Medical University	✓		天津市和平区鞍山道 154 号第二住院部 2 楼 No.154 Anshan Avenue, Heping District, Tianjin
天津 Tianjin	▲天津美中宜和妇儿医院 AMCARE Outpatient Service Center (Tianjin)	✓	✓	天津市南开区水上公园东路 21 号 21 Shuishanggongyuan Road, Nankai District, Tianjin
天津 Tianjin	▲天津捷希肿瘤医院 J&C Hospital (Tianjin)	✓	✓	天津高新区华苑物华道 2 号 C 座 N02 Wuhua Road Huayuan Hi-tech Industry Park Tianjin, China
青岛 Qingdao	▲青岛贝利尔国际诊所 (J) Bellaire International Medical Center	✓	✓	青岛市市南区彰化路 1 号银都花园 49 号楼 No.1 Zhanghua Road, 49th Building, yindu (silver)Garden, Shinan District
沈阳 Shenyang	▲环球医生沈阳诊所 (F) Global Doctor, Shenyang Clinic	✓		沈阳市大东区滂江街 54 号德济医院环球医生 Deji Hospital, 54 Pangjiang Street, Dadong District, Shenyang
杭州 Hangzhou	浙江医院特需部 (3A) Zhejiang Hospital	✓	✓	杭州市灵隐路 12 号门诊大楼 2 楼 2/F, Outpatient Building, 12 Lingyin Road, Hangzhou
杭州 Hangzhou	▲杭州美华妇儿医院 (P) American-Sino Ob/Gyn Service	✓	✓	杭州市上城区中山中路 558 号 No. 558, Middle Zhongshan Road, Shangcheng District, Hangzhou
南京 Nanjing	▲环球医生南京诊所 (F) Global Doctor——Nanjing	✓		南京市建邺区莫愁湖东路 6 号左邻风度花园 6 East Mochouhu Road, Jianye District, Nanjing (Next to Fengdu Garden)
南京 Nanjing	南京明基医院国际部 (J) Nanjing BenQ Hospital	✓	✓	江苏省南京市建邺区河西大街 71 号 71 Hexi Street, Jianye district, Nanjing
重庆	▲环球医生重庆诊所 (F)	✓		重庆市渝中区中山三路 139 号希尔顿酒店商务楼 701 室

Chong qing	Global Doctor——Chongqing			Suite 701 Hilton Business Bd., 139 3rd Zhongshan Road, Yuzhong District, Chongqing
成都 Cheng du	▲环球医生成都诊所(F) Global Doctor——Chengdu	✓		成都市科华北路 62 号力宝大厦 2 楼 9-11 号 Suite 9-11, 2/F, Lippo Tower, 62 North Kehua Road, Chengdu
昆明 Kunmi ng	▲瑞奇德国际医院(J) Richland International Hospital	✓	✓	云南省昆明市北京路延长线尚都国际大厦 1-3 楼 1-3/F, Shangdu Tower, Beijing Road extended, Kunming
深圳 Shenz hen	▲深圳福田志浩综合门诊部(OP:P) Chiho Medical Centre	✓		深圳市福田区福华一路国际商会大厦 B 座 203 单元 Unit 203, Block B, International Chamber of Commerce Building, Fu Hua One Road, Shenzhen, China
成都 Cheng du	四川华普医院门诊部 (P) Sichuan Huapu Hospital Clinic	✓		四川省成都市二环路南三段新光路 1 号
昆明 Kunmi ng	昆明中英安琪儿妇产医院(J) kunming Sino-UK Angel Women`s&Children`s Hospital	✓	✓	昆明市五华区滇缅大道 199 号 No. 199. Dianmian Road. Wuhua District. Kunming. China
北京 Beiji ng	北京二十一世纪医院 Beijing 21st Century Hospital	✓	✓	朝阳区亮马桥路甲 40 号二十一世纪大厦 1/2 层 1/F, 21st Century Plaza No. 40 Liangmaqiao Lu Chaoyang District Beijing
厦门 Xiame n	厦门市妇幼保健院(3A) Xiamen Maternal and Child Health Care Hospital	✓	✓	厦门市思明区镇海路 10 号 No. 10, Zhenhai Road, Xiamen
厦门 Xiame n	厦门思明高扬来福西医内科诊所(F) City Medical Consultancy	✓		厦门市筼筴路西堤别墅 1 号之 123 号 123xidi villa Yundang Road, Xiamen city PRC 361012
上海 Shang hai	上海信华堂门诊部 Shanghai Xinhuatang Clinic	✓		上海市斜土路 620-622 号 No 620-622, Xietu Road, Shanghai
上海 Shang hai	上海国际医学中心 Shanghai International Medical Center	✓	✓	上海浦东新区康新公路 4358 号 No 4358, Kangxin Road, Shanghai
广州 Guang zhou	卓正医疗珠江新城医疗中心 Distinct HealthCare Zhujiang New Town Medical Center	✓		广州市天河区华夏路富力盈凯大厦 1205-1207 单元 Room 1205-1207, R&F YingKai Building, Huaxia Road, Tianhe District, Guangzhou
北京 Beiji ng	北京正安康健中医诊所 Zan TCM clinic (Kangjian)	✓		东城区五四大街 42 号(故宫东北角往东 200 米路南, 原北大红楼对面) No. 42 Wusi Avenue, Dongcheng District (The northeast of the Imperial Palace, 200 metres east)
北京 Beiji ng	北京正安美仑中医诊所 Zan TCM clinic (Meilun)	✓		朝阳区科荟路 51 号院美仑堡小区 13 号楼(北师大朝阳附中对面) Block 13, Meilunbao, Kehui Road 51, Chaoyang District (the other side of Chao Yang Middle school attached to BNU)
北京 Beiji	北京帕森国际医疗中心 Beijing Passion International Medical	✓		北京市朝阳区东三环北路甲 26 六号博瑞大厦北侧高和萃 B1 层 North Gate, B1 Floor, Bory Building, No. 26 North

ng	Center			Road, East Third Ring, Chaoyang District, Beijing
北京 Beijing	北京德尔康尼骨科医院 Beijing DCN Orthopedic Hospital	✓	✓	北京市海淀区阜石路甲 19 号 19A Fushi Rd. Haidian district
北京 Beijing	北京玛丽妇婴医院 Beijing Mary's Hospital For Women And Infants	✓	✓	北京市朝阳区和平里北街 5 号 HepingLi North St. 5, Chaoyang District, Beijing
上海 Shanghai	睿宝儿科 Rainbow Children's Clinic	✓		上海市浦东新区花木路 1743-1747 号(御翠园) 1743-1747 Hua Mu Road, Rengency Park, Shanghai, China
深圳 Shenzhen	深圳正安医馆	✓		深圳市福田区红荔路深圳书城中心城南区 S169
深圳 Shenzhen	深圳正安翡翠明珠中医馆 Zan TCM clinic	✓		深圳市南山区金鸡路 1 号田厦翡翠明珠裙楼七巧国二层 2nd Floor, Feicuimingzhu Podium Building, Jinji Road 1, Nanshan District, Shenzhen. (Beside the Nanshan Library.)
广州 Guangzhou	广州正安中医门诊部 Zan TCM clinic	✓		广州天河区花城大道 88 号高德汇 2 座 1 楼 30 号 Room 130A, Block 2 Gaodehui, Huacheng Road 88, Zhujiangxincheng, Tianhe District
成都 Chengdu	成都青羊正安中医诊所 Zan TCM clinic	✓		成都市青羊区下同仁路 9 号 2 楼 2nd Floor, Xia Tongren Road 9, Qingyang District
成都 Chengdu	成都瑞泰口腔医院	✓		四川省成都市人民南路四段 51 号附 21 号

**Appendix 2. 尊贵医院（四类）/特定医院/昂贵医院列表 Luxury /Special hospitals (Type IV) hospitals list:**

网络医院会实时更新，具体名单请登陆以下网址查询 [www.health.pingan.com](http://www.health.pingan.com)

List may update timely, for detailed information of direct-billing hospitals, please visit the website as below [www.health.pingan.com](http://www.health.pingan.com)

城市 City	医院 Provider	医院地址 Address
新加坡 Singapore	Gleneagles Hospital 鹰阁医院	6A Napier Road, Singapore 258500
新加坡 Singapore	Mount Elizabeth Hospital 伊丽莎白医院	3 Mt.Elizabeth Singapore 228510
新加坡 Singapore	Mount Elizabeth Novena Hospital 伊丽莎白诺维娜医院	38 Irrawaddy Road, Suite 08-56, Singapore 329563
新加坡 Singapore	Parkway East Hospital (formerly East Shore Hospital) 东岸医院	321 Joo Chiat Place Singapore 427990
新加坡 Singapore	Thomson Medical Centre 汤姆森医疗中心	339 Thomson Road, Singapore
成都 Chengdu	百汇成都医疗中心 Parkway Chengdu Medical Center	万象北路 18 号成都市第一人民医院内 Chengdu No. 1 People's Hospital, 18 Wan Xiang North Road
上海 Shanghai	百汇华鹰医疗中心 Tomorrow Square International Medical & Surgical Center	上海南京西路 389 号明天广场 4 楼 4/F, Tomorrow Square, 389 West Nanjing Road
上海 Shanghai	百汇金浦医疗中心 ParkwayHealth Jin Mao Tower Medical Center	上海浦东世纪大道 88 号金茂大厦裙房金茂时尚生活中心一层 J-LIFE, Podium Building, 88 Century Avenue, Pudong New Area
上海 Shanghai	百汇瑞虹医疗中心 Manderine City Medical Center	上海市虹许路 788 号 30 座底楼 G/F, No. 30, Lane 788, HongXu Road
上海 Shanghai	百汇瑞浦医疗中心 Parkway Jinqiao Medical and Dental Center	上海浦东新区金桥红枫路 51 号 51 Hongfeng Road, Jinqiao, Pudong District
上海 Shanghai	百汇瑞祥医疗中心 Parkway Hong Qiao Medical Center	上海市虹桥路 2258 号 2258 Hongqiao Road
上海 Shanghai	百汇瑞新医疗中心 Parkway Shanghai Centre Medical & Dental Centers	上海南京西路 1376 号商城西峰店 203/204 室 203-4 West Retail Plaza, 1376 West Nanjing Road
上海 Shanghai	百汇新瑞医疗中心 Parkway Specialty and Inpatient Center	上海市淡水路 170 号 2/3 楼 2-3/F, 170 Danshui Road
北京 Beijing	北京百汇诊所 ParkwayHealth Beijing Clinic	北京朝阳区朝外大街甲 6 号万通中心 1 层 1F-2F, Vantone Center No. Jia 6, Chaowai Street, Chao Yang Street, Beijing
北京 Beijing	北京国际医疗中心 Beijing International Medical Center	北京市朝阳区亮马桥路 50 号北京燕沙中心办公楼 S111 S111 Lufthansa Center, 50 Liangmaqiao Road, Chaoyang District
北京 Beijing	北京和睦家建国门保健中心 Beijing United Family Health & Wellness Center	北京朝阳区建国门外大街 21 号北京国际俱乐部饭店公寓楼地下一层

	- Jianguomen	B1/F, 21 Jianguomenwai Avenue, The St. Regis Residence, St. Regis Hotel Beijing
北京 Beijing	北京和睦家亮马诊所 United Family Liangma Clinic	北京市朝阳区东方东路19号1号楼会所27号 No.16, The Grand Summit Beijing, Section B, Liangmaqiao Diplomatic Residence Compound, No.19 Dongfangdong Road Beijing,
北京 Beijing	北京和睦家顺义诊所 Beijing United Family Clinic - Shunyi	北京顺义天竺开发区荣祥广场818号 Pinnacle Plaza, Unit #818, Tian Zhu Real Estate Zone, Shunyi
北京 Beijing	北京和睦家医院 Beijing United Family Hospital and Clinics	北京朝阳区将台路2号 2 Jiangtai Road, Chaoyang District
北京 Beijing	北京明德医院 OASIS INTERNATIONAL HOSPITAL	北京市朝阳区酒仙桥北路9号 No. 9 Jiuxianqiao Bei Lu Chaoyang District, Beijing 100015 China
北京 Beijing	北京普华国际门诊部 Beijing St. Michael International Clinic	北京市朝阳区武胜北路54号 54 N. Wusheng Road, Chaoyang District
北京 Beijing	北京泰济堂中医医院 Beijing Taijitang Traditional Chinese Medicine Hospital	北京市海淀区彰化路138号西荣阁大厦A座底商102A Room 102A XiRongGe bottom No.138 of Changhua Road, Hai Dian District, Beijing
北京 Beijing	北京天坛普华医院 Beijing St. Michael hospital	北京市天坛南里12号 No.12 TianTan _Nanli Beijing
广州 Guangzhou	广州和睦家诊所 Guangzhou United Family Clinic	广州大道中301号人保大厦附楼首层 1/F, Annex Building, PICC Buidling, 301 Guangzhou Ave Middle
广州 Guangzhou	广州加美医疗中心 Guangzhou CanAm International Medical Center	广州市环市东路368号花园酒店花园大厦5楼 5/F Garden Tower, Garden Hotel 368 Huanshi Dong Lu
北京 Beijing	国际SOS北京诊所 Beijing International SOS Clinic	北京朝阳区三里屯西五街5号北信京谊大厦C座 Suite 105, Wing 1, Kunsha Building No 16 Xinyuanli, Chaoyang District, Beijing
南京 Nanjing	国际SOS南京诊所 Nanjing International SOS Clinic	江苏省南京市中山东路319号维景国际大酒店1层 Grand Metro Park Hotel, 319 East Zhongshan Road, 1st Floor, Nanjing
深圳 Shenzhen	国际SOS蛇口诊所 Shekou International SOS Clinic	深圳蛇口南海大道南9号招商国旅大厦1楼 Ground Floor, CMIT Building No.9 Nanhai Road South, Shekou, Shenzhen
天津 Tianjin	国际SOS天津诊所 Tianjin International SOS Clinic	天津河西区紫金山路喜来登饭店 1F Sheraton Hotel Apartment Building, Zi Ji Shan Road, He Xi District, Tianjin
上海 Shanghai	上海戴是凯医学康复门诊部-金桥分店 Sinounited Health(Jinqiao)	红枫路300弄16号 No. 16, Lane 300 Hongfeng Rd. Pudong, Shanghai
上海 Shanghai	上海东方国际医院 Shanghai East International Medical Center	上海市浦东南路551号(东方医院门诊大楼后门)1楼/12楼 1/F&12/F, 551 South Pudong Road. Pudong District, Shanghai (North door of Shanghai East Hospital Outpatient Building)
上海 Shanghai	上海国际医院(原华山国际医疗中心浦东门诊部 A/B区) Shanghai International Hospital (Huashan Worldwide Medical Center (Pudong Branch))	金桥红枫路525号1楼A/B区 Area A/B, 1/F, 525 Hongfeng Road
上海	上海和睦家医院	上海市长宁区仙霞路1139号

Shanghai	Shanghai United Family Hospital and Clinics	1139 Xianxia Road, Changning District, Shanghai
上海 Shanghai	上海世道中医门诊部 Shanghai Shidao TCM Clinic	上海市古美路 475 号 No 475, Gumei Road, Shanghai
上海 Shanghai	上海市闵行区和美家诊所 Shanghai United Family Clinics - Minhang	上海市闵行区华漕镇金丰路 555 弄上海网球俱乐部内 Shanghai Racquet Club, Ground Floor Clubhouse, Lane 555, Jinfeng Lu Huacao Town, Minhang District, Shanghai
上海 Shanghai	上海天坛普华医院 Shanghai St. Michael Hospital	上海长宁区红宝石路 388 号 388 Hongbaoshi Road, Changning District
上海 Shanghai	上海沃德医疗中心 Shanghai WorldPath Clinic International	上海市世纪大道 777 号 C 座 Suite C, 777 Century Avenue, Shanghai
上海 Shanghai	上海臻景医疗 Optimum Health Care	上海市兴国路 78 号兴国宾馆 5 号楼 Bd 5, Radisson Plaza Xing Guo Hotel, 78 Xingguo Road, Shanghai
苏州 Suzhou	苏州园汇诊所 SIP Medical and Dental Center	苏州工业园区李公堤三期 10 栋 203-204 室 Room 203-204, Building 10, Li Gong Di Phase III, Suzhou SIP
苏州 Suzhou	苏州新汇诊所 SND Medical and Dental Center	苏州新区狮山路 28 号高新国际广场 303-305 室 Room 303-305, No 28 Shishan RD
深圳 Shenzhen	深圳加美医疗中心 Shenzhen CanAm Medical Center	深圳市南山区蛇口南海大道 1033 号泰格国际公寓 E0119 E0119, 1033 Nanhai Avenue, Shekou, Nanshan District, Shenzhen
天津 Tianjin	天津和睦家医院 Tianjin United Family Hospital and Clinics (TJU)	天津市河西区潭江道天潇园 22 号 22 Tanjiang Road, Hexi District, Tianjin
天津 Tianjin	天津泰达普华医院※ Tianjin TEDA Puhua International Hospital	天津市经济技术开发区第三大街 61 号 Tianjin TEDA Puhua International Hospital
广州 Guangzhou	西部外科研究所 Institute for Western Surgery China	广州海珠区同福中路 396 号 396 Middle Tongfu Road, Haizhu District, Guangzhou
深圳 Shenzhen	香港大学深圳医院国际医疗中心 The University of Hong Kong- Shenzhen Hospital International Medical Center	深圳市福田区海园一路 1 号 1 Haiyuan 1st Road, Futian District, Shenzhen
香港 Hong Kong	香港港安医院 Adventist Hospital	香港司徒拔道 40 号 40 Stubbs Road, HK
香港 Hong Kong	香港明德医院 Matilda Hospital	香港山顶加列山道 41 号 41 Mount Kellett Road, The Peak, HK
香港 Hong Kong	香港养和医院 Sanatorium Hospital	香港跑马地山村道二号 2 Village Road, Happy Valley, HK



### Appendix 3. 中国大陆地区直接结算网络列表 Direct-Billing Hospitals list in Mainland

网络医院会实时更新，具体名单请登陆以下网址查询 [www.health.pingan.com](http://www.health.pingan.com)

标▲表示该医疗机构提供英语服务。医院名后面的括号中的字母表示医院性质（F 外资;P 私立;J 合资;2A 公立二级甲等;3B 公立三级乙等;3A 公立三级甲等）

部分医院可开发生育及齿科直接结算，请致电电话中心了解详情，需提前 2 个工作日提出直接结算申请。

List may update timely, for detailed information of direct-billing hospitals, please visit the website as below: [www.health.pingan.com](http://www.health.pingan.com)

Providers marked with ▲ can provide English service. "OP" indicates outpatient service; "IP" indicates inpatient service. The letter following OP/IP indicates the nature of hospital. (F: Foreign invested; P: Private owned; J: Joint venture; 2A: Public, Tier 2, Level A; 3B: Public, Tier 3, Level B; 3A: Public, Tier 3, Level A.)

Some medical institutions are available for maternity and dental direct billing service. Please contact call center for detail. At least 2 working days in advance for direct billing application.

城市 City	医院 Provider	门诊 直结 OP DB	住院 直结 IP DB	医院地址 Address
北京 Beijing	▲中国人民解放军总医院特需门诊(3A) The Chinese PLA General Hospital Outpatient Clinics	✓		北京市海淀区复兴路 28 号 中国人民解放军总医院门诊部 10 层 Haidian district of Beijing changfu promotes 28 The Chinese people's liberation army general hospital outpatient outpatient clinic 10 layer
北京 Beijing	北京中医药大学东直门医院国际医疗部(3A) International Clinic of Dongzhimen Hospital	✓		东城区东四北大街 279 号（北邻东城区检察院） East Fourth Street North NO. 279; Dongcheng District
北京 Beijing	中国人民解放军北京军区总医院特需医疗部(3A) General Hospital of PLA (Beijing Region), Special Medical Dept.	✓		北京东城区南门仓 5 号门诊楼 4 楼 4/F Outpatient Building, 5 Nanmencang, Dongcheng District
北京 Beijing	北京大学口腔医院第三门诊部(3A) The Third Clinic of Stomatology Hospital affiliated to Peking University	✓		北京海淀区花园东路 10 号 3 楼 3/F, 10 East Huayuan Road, Haidian District
北京 Beijing	中国人民解放军海军总医院特需中心(3A) Navy General Hospital of PLA, Medical Insurance Dept.	✓	✓	北京海淀区阜成路 6 号外科楼 10 层 6 Fucheng Road, Haidian District.
北京 Beijing	首都医科大学附属北京友谊医院医疗保健中心(仅限门诊)(3A) Beijing Friendship Hospital, Capital Medical University Medical Healthcare Center	✓		北京宣武区永安路 95 号新保健中心三楼 B 区 3/F, The New Medical Healthcare Center, 95 Yong'an Road, Xuanwu District
北京 Beijing	首都医科大学附属北京友谊医院国际医疗中心(3A) Beijing Friendship Hospital, Capital Medical University International Medical Center	✓	✓	北京市宣武区永安路 95 号国际医疗中心 International Medical Center, 95 Yong'an Road, Xuanwu District
北京 Beijing	首都医科大学附属北京安贞医院特需门诊(3A) Beijing Anzhen Hospital Affiliated to Capital Medical University	✓		北京市朝阳区安定门外安贞里新门诊大楼 11 层特需门诊 11/F, Southern Outpatient Building, Anzhenli, Andingmen, Chaoyang District

北京 Beijing	中国医学科学院阜外心血管病医院特需门诊 (3A) FuWai Cardiovascular Hospital	✓		北京市西城区北礼士路 167 号 167 North Lishi Road, Xicheng District, Beijing
北京 Beijing	中国中医科学院广安门医院国际部 (3A) Guang'anmen Hospital affiliated to China Academy of Chinese Medical Sciences	✓	✓	北京西城区北线阁 5 号
北京 Beijing	北京军区总医院附属八一儿童医院 (3A) General Hospital Of Beijing Military Command accessorial Bayi children hospital	✓	✓	北京市东城区南门仓 5 号军区总医院内门诊楼东侧 NO.5 Nanmencang, Dongcheng District, Beijing
北京 Beijing	首都医科大学附属北京天坛医院特需门诊 (3A) Beijing Tiantan Hospital Affiliated to Capital Medical University	✓		北京市崇文区天坛西里 6 号门诊楼 5 层 6 Tiantan xili, Chongwen District
上海 Shanghai	▲上海交通大学医学院附属瑞金医院特需中心 (3A) Rui Jin Hospital Affiliated to Shanghai Jiao Tong University School of Medicine, VIP Dept	✓	✓	上海市黄浦区瑞金二路 197 号瑞金医院 9 号楼 2 楼/38 号楼 2 楼 2/F, Buiding 9/Buiding 38, 197 Ruijin Er Road, Luwan District, Shanghai
上海 Shanghai	▲复旦大学附属华东医院特需医疗部 (3A) Huadong Hospital, VIP Medical Center	✓	✓	上海市延安西路 221 号 5 号楼 2 楼 2/F, Buiding 5, 221 West Yanan Road
上海 Shanghai	▲上海交通大学附属第一人民医院国际医疗保健中心 (3A) No.1 People's Hospital International Medical Care Center, affiliated to Shanghai Jiao Tong University	✓	✓	上海虹口区九、龙路 585 号国际医疗保健中心 1 楼 1st floor of International Medical Center, 585 Jiulong Road, Hongkou District
上海 Shanghai	▲上海交通大学附属第一人民医院南院国际医疗保健中心 (3A) No.1 People's Hospital International Medical Care Center (Songjiang Branch), affiliated to Shanghai Jiao Tong University	✓	✓	上海市新松江路 650 号 1 楼 1/F, 650 Xinsongjiang Road, Songjiang District
上海 Shanghai	▲上海交通大学附属仁济医院浦东分院高级专家门诊 (3A) Renji Hospital (Pudong Branch), VIP Dept., affiliated to Shanghai Jiao Tong University	✓	✓	上海浦东新区北园路 33 号健保楼 3 楼 3/F, Jianbao Building, 33 Beiyuan Road, Pudong District
上海 Shanghai	▲上海同济大学附属同济医院特需门诊 (3A) Shanghai Tongji Hospital, VIP Medical Center	✓	✓	上海普陀区新村路 389 号门诊 3 楼 3/F Outpatient Building, Tongji Hospital, 389 Xinchun Road, Putuo District
上海 Shanghai	▲上海中医药大学附属曙光医院浦东分院特需中心 (3A) Shuguang Hospital (Pudong Branch), VIP Clinic, affiliated to Shanghai University of T. C. M	✓	✓	上海浦东新区张衡路 528 号贵宾楼 1 楼 1/F VIP Building, Shuguang hospital, 528 Zhangheng Road, Pudong District
上海 Shanghai	▲上海儿童医学中心特诊部 (3A) Shanghai Children's Medical Center, Special Service Clinic	✓	✓	上海市东方路 1678 号门诊大楼 3 楼 3/F, Clinic Building, 1678 Dongfang Road, Pudong District

上海 Shanghai	▲上海第一妇婴保健院南院 VIP 贵宾门诊 (3A) Shanghai No.1 Maternity and Infant Health Hospital (South Branch)	✓	✓	上海市浦东新区耀华路 391 号门诊 5 楼 (近打浦路隧道浦东出口) 5F, 391 Yaohua Road, Pudong District
上海 Shanghai	▲上海第一妇婴保健院东院特需门诊 (3A) Shanghai No.1 Maternity and Infant Health Hospital (East Branch)	✓	✓	上海市浦东新区高科西路 2699 号门诊 4 楼 4F, Outpatient Department, No 2699, GAO Ke Xi Road, Pudong District, Shanghai
上海 Shanghai	▲上海第一妇婴保健院西院 VIP 贵宾门诊 (3A) Shanghai No.1 Maternity and Infant Health Hospital (Pudong Branch)	暂停 Suspended	暂停 Suspended	暂停 Suspended
上海 Shanghai	▲复旦大学附属儿科医院特需医疗中心 (3A) Children's Hospital of Fudan University - International Clinic Center	✓	✓	上海市闵行区万源路 399 号 3 号楼第一诊疗部 No.1 Clinic Area, Building 3, 399 Wan Yuan Road, Minhang District, Shanghai
上海 Shanghai	▲上海交通大学附属上海市儿童医院特诊部 (北京西路院区) (3A) Children's Hospital of Shanghai - Special Medical Center	✓	✓	上海市北京西路 1400 弄 24 号 2 号楼一楼 1st Floor, Building 2, No 24, Lane 1400, West Beijing Road, Shanghai
上海 Shanghai	(▲)上海逸仙医院-中山医院外宾部 (3A) Shanghai Yixian Hospital	✓	✓	上海市徐汇区医学院路 111 号门诊 A 楼 10 号门 6 楼 6 Floor, Outpatient Building A, No 111, Yixueyuan Road, Xuhui District, Shanghai
上海 Shanghai	▲上海爱尔眼科医院国际部 (F) Shanghai Aier Eye Hospital, International department	✓	✓	虹桥路 1286 号 2 楼国际部 (近宋园路) 2/F International Department, 1286 Hongqiao Rd., Changning District, Shanghai
上海 Shanghai	▲上海同仁医院特需门诊 (2A, 原上海长宁中心医院) Shanghai Changning District Central Hospital, Special Medical Service Center	✓	✓	仙霞路 1111 号门诊楼 (1 号楼) 六楼 6/F, Building 1 Clinic Building, No. 1111 Xianxia Road
上海 Shanghai	▲上海圣安儿科门诊部 (F) Sunshine Children's Clinic, Shanghai	✓		上海市闵行区伊犁南路 85 号 85 South Yili Road, Minhang District, Shanghai
上海 Shanghai	▲上海圣恩儿科门诊部 (F) Sunshine Children's Clinic, Shanghai	✓		上海市徐汇区永嘉路 718 弄 1 号 No 1, Lane 718, Yong Jia Road, Xuhui District, Shanghai
上海 Shanghai	▲上海圣欣门诊部 (F) Sunshine Children's Clinic, Shanghai	✓		上海市浦东新区长柳路 58 号 101 室 Room 101, No 58, Changliu Road, Pudong, Shanghai
上海 Shanghai	上海市闵行区中医医院特需门诊 (2A) Shanghai Minhang Hospital of Traditional Chinese Medicine - Korean Clinic (former Shanghai Rhine Hospital)	✓	✓	合川路 3071 号急诊楼 8 楼 8/F emergency building, 3071 Hechuan Road, Minhang District
上海 Shanghai	▲上海中医药大学附属曙光医院浦西分院名中医诊疗中心 (3A) Shuguang Hospital (Puxi Branch), VIP Clinic, affiliated to Shanghai University of T. C. M	✓		上海黄浦区普安路 185 号 185 Puan Road, Luwan District 门诊: 曙光大厦 1 楼
上海 Shanghai	▲上海同济大学附属东方医院特需部 (3A) East Hospital of Shanghai Tongji University, VIP Medical Center	✓	✓	浦东新区即墨路 150 号 (东方医院门诊大楼, 门诊地址: 3 楼, 住院部地址: 12 楼右侧) 3/F&12/F, 150 Jimo Road, Pudong District, Shanghai

广州 Guangzhou	▲南方医科大学珠江医院谊侨科(3A) Zhujiang Hospital of Southern Medical University	✓	✓	广州市海珠区工业大道中 253 号 253 Mid Gongye Avenue
广州 Guangzhou	▲南方医科大学南方医院惠侨楼(3A) Southern Hospital of Southern Medical University	✓	✓	广州市白云区广州大道北 1838 号 1838 North Guangzhou Avenue
广州 Guangzhou	广东省第二人民医院(3A) No. 2 People's Hospital of Guangdong Province	✓	✓	广东省广州市海珠区赤岗石榴岗路 1 号 1 Shiliugang Rd. Chigang, Haizhu District
广州 Guangzhou	广州军区广州总医院内六科(3A) Guangzhou Army General Hospital/ Guangzhou General Hospital of Guangzhou Military Region		✓	广东省广州市流花路 111 号 111 Liuhua Road
广州 Guangzhou	南方医科大学中西医结合医院(3A) Integrated Chinese and Western Medicine Hospital affiliated to South Medical University	✓	✓	广州市海珠区石榴岗路 13 号大院 13 Shiliugang Road, Haizhu District, Guangzhou
广州 Guangzhou	暨南大学附属暨华医院(OP/IP;P) Jihua Hospital affiliated to Jinan University	✓	✓	广州增城市新塘镇陈家林路 2 号 No.2 Chenjialin Road, Xintang Town, Zengxin City, Guangzhou
广州 Guangzhou	中山大学附属第六医院雅和病区(2A) Yahe Wards Of The Sixth Affiliated Hospital Of Yat-Sen University	✓	✓	广州市天河区员村二横路 26 号 3/F, 26 Erheng Road, Tian He District, Guangzhou
深圳 Shenzhen	深圳市北京大学深圳医院特诊科(3A) The University of Bei Jing -Shenzhen Hospital	✓	✓	深圳市福田区莲花路 1120 号
深圳 Shenzhen	深圳市保健办	✓		深圳市东门北路 1019 号大院 No. 1019 compound the East Gate Road Shenzhen City,
深圳 Shenzhen	深圳市第二人民医院(3A) The Second People's Hospital Of Shenzhen	✓	✓	广东省深圳市福田区笋岗西路 3002 号 3002Sungang West Road, Futian District, Shenzhen, Guangdong
深圳 Shenzhen	深圳市南山区人民医院(3A) Nanshan District people's Hospital of Shenzhen City	✓	✓	深圳市南山区桃园路 89 号 Taoyuan Road No. 89 Nanshan District Shenzhen city
深圳 Shenzhen	深圳市福田区人民医院(3B) Shenzhen Futian People's Hospital		✓	深圳市深南中路 3025 号 3025 Mid Shennan Road, Shenzhen
深圳 Shenzhen	深圳市福田区人民医院香蜜湖风湿病分院(3B) Shenzhen Futian Hospital		✓	深圳市福田区农林路 22 号 22 Nonglin Road, Futian District, Shenzhen
深圳 Shenzhen	深圳市福田区人民医院肛肠分院(3B) Shenzhen Futian Hospital		✓	深圳市福田区松岭路 2 号 2 Songling Road, Futian District, Shenzhen
东莞 Dongguan	东莞康华医院(P) Dongguan Kanghua Hospital		✓	广东省东莞市东莞大道 1000 号 1000 Dongguan Ave. Dongguan City

n				
东莞 Dongguan	▲东莞光华医院(P) Guanghua Hospital of Dongguan	✓	✓	广东省东莞市寮步镇西南路 Xinan Road, Liaobu Town, Dongguan
东莞 Dongguan	东莞东华医院(J) Guanghua Hospital of Dongguan	✓	✓	广东省东莞市东城东路1号 1 East Dongcheng Road, Dongguan
东莞 Dongguan	东莞康怡医院 (P) Dongguan kangyi Hospital	✓	✓	广东省东莞市万江街道谷涌工业区 107 国道西路二巷 16 号 Jiang Dao Gu Chung Road 107 West Industrial Zone No. 16 lane two Dongguan City
珠海 Zhuhai	珠海九龙医院(J) Zhuhai Kowloon Hospital	✓	✓	珠海市吉大九州大道中 1004 号 1004 M. Jiuzhou Street, Zhuhai City
珠海 Zhuhai	中山大学附属第五医院(OP/IP;3A) The Fifth Affiliated Hospital of Sun Yat-sen University	✓	✓	珠海市香洲区梅华东路 52 号 52 East Meihua Road, Xiangzhou District, Zhuhai
佛山 Foshan	佛山市第一人民医院(OP/IP;3A) The First People's Hospital Of Foshan	✓	✓	佛山市岭南大道北 81 号 81 North Lingnan Road Foshan City
佛山 Foshan	南方医科大学北滘医院 (2A) Beijiao Hospital Soithern Medical University	✓	✓	佛山市顺德区北滘镇新城区东一路 2 号
惠州 huizhou	惠州市华康骨伤医院(P) Huizhou Huakang Hospital	✓	✓	惠州市演达大道 55 号 55 Yanda Road, Huizhou
天津 Tianjin	▲天津市泰达医院国际诊疗部 (3A) TEDA Hospital, International Medical Department	✓	✓	天津市滨海新区第三大街 65 号 A 区 2 楼 2 floor A section No.65 third avenue TEDA.Tianjin
天津 Tianjin	天津医科大学第二医院 The second hospital of Tianjin medical university	暂停 Suspended	暂停 Suspended	暂停 Suspended
石家庄 Shijiazhuang	中国人民解放军白求恩国际和平医院(3A)(仅限住院) Bethune International Peace Hospital of PLA		✓	河北石家庄市桥西区中山西路 398 号 398 East Road Zhognshan, Qiaoxi District, Shijiazhuang
太原 Taiyuan	山西省人民医院(3A)(仅限住院) Shanxi People's Hospital(IP only)		✓	山西省太原市双塔寺东街 29 号行政楼一层医务处 1/F, Medical Dept, 29 East Shuangtasi Street ,Taiyuan,
青岛 Qingdao	▲青岛市市立医院东院区-国际医疗部 Qingdao Municipal Hospital (East)-International Clinic	✓	✓	青岛东海中路 5 号新大楼 4 楼 5 Mid Donghai Road, Qingdao
大连 Dalian	大连医科大学附属第二医院贵宾诊室(3A) VIP Dept., No.2 Hospital Affiliated to Dalian Medical University	✓	✓	大连市沙河口区中山路 467 号门诊 6 楼 6/F of OP Dept, 467 Zhongshan Road, Shahekou District, Dalian
大连 Dalian	大连医科大学附属第一医院二部特需医疗部(3A) VIP Dept., No.1 Hospital Affiliated to Dalian Medical University (not in service temporarily)	✓	✓	大连市沙河口区联合路 193 号 No. 193 Lianhe Road, Shahekou District, Dalian.

大连 Dalian	大连大学附属中山医院 (3A) Zhongshan Hospital Affiliated to Dalian		✓	大连市中山区解放街 6 号 6 Jiefang Road, Zhongshan District, Dalian
沈阳 Shenyang	沈阳市第五人民医院 (3A) No. 5 People's Hospital of Shenyang (OP not in service temporarily)		✓	沈阳铁西区兴顺街 188 号 188 Xingshun Street, Tiexi District, Shenyang
沈阳 Shenyang	辽宁省人民医院 (3A) People's Hospital of Liaoning Province	✓	✓	沈阳市沈河区文艺路 33 号 33 Wenyi Road, Shenhe District, Shenyang
长春 Changchun	吉林大学白求恩第一医院特需中心 (3A) Bethune No.1 Hospital Affiliated to Jilin University		暂停 Suspended	暂停 Suspended
杭州 Hangzhou	浙江大学医学院附属邵逸夫医院特诊部 (庆春院区) (3A) VIP Center, Shaoyifu Hospital	✓	✓	杭州市庆春路 3 号 3 号楼 8 楼 8/F, Building 3, No. 3 Qingchun Road, Hangzhou
杭州 Hangzhou	▲浙江大学医学院附属邵逸夫医院国际门诊部 International Department of Sir Run Run Shaw Hospital	✓	✓	浙江省杭州市庆春东路 3 号 3 号大楼 5 层 5th Floor, Building 3, No 3 East Qinqun Road, Hangzhou
杭州 Hangzhou	浙江省人民医院 (3A) People's Hospital of Zhejiang Province	✓	✓	杭州市上塘路 158 号浙江省人民医院 2 号门诊楼 6 楼国际医疗中心 6 Floor VIP Department, Building 2, No 158 Shangtang Road, Hangzhou
杭州 Hangzhou	▲浙江大学医学院附属第一医院 First Hospital Affiliated to Zhejiang University	✓	✓	杭州市庆春路 79 号 79 Qinqun Road, Hangzhou
杭州 Hangzhou	▲浙江绿城心血管病医院 Zhejiang Greentown cardiovascular hospital	✓	✓	杭州市西湖区古墩路 409 号 409, Gudun Road, Hangzhou City
宁波 Ningbo	宁波市第二医院 Ningbo No 2 Hospital	✓	✓	宁波市西北街 41 号 Xibei Jie, Ningbo
苏州 Suzhou	▲苏州九龙医院特需中心 (J) VIP Center, Suzhou Kowloon Hospital	✓		苏州工业园区万盛街 118 号门诊 2 楼 2/F clinic building 118 Wansheng Street, Industry District, Suzhou
苏州 Suzhou	苏州大学附属第一医院 (3A) The First Hospital Affiliated to Soochow University	✓	✓	苏州市十梓街 188 号高级诊疗中心 VIP Department, No 188, Shizi Street, Suzhou
苏州 Suzhou	苏州大学附属第二医院 (3A) No. 2 Hospital Affiliated to Suzhou University	✓	✓	苏州市三香路 1055 号门诊大厅五楼高级门诊中心 5F, 1055 Sanxiang Road, Suzhou
苏州 Suzhou	▲苏州新宁诊所 (F) SINGHEALTH MEDICAL CLINIC	✓		苏州工业园星海街 198 号星海大厦 1 楼 (环球 188 对面) 1F, Xinghai Building, 198 Xinghai Street Suzhou Industrial Park
苏州 Suzhou	▲苏州宁德诊所 (F) GENTLE MEDICAL CLINIC	✓		苏州工业园区钟慧路 108 号 (南施街口) Suzhou Industrial Park Zhonghui Lu 108, Jin HU Wan
苏州	▲苏州明基医院 (J)	✓	✓	苏州高新区竹园路 181 号



Suzhou	BENQ Medical Center			No 181, Zu Yuan Road, Gao Xin District, Suzhou
南京 Nanjing	南京市鼓楼医院著名专家会诊中心(3A) Nanjing Drum Tower Hospital - Specialist Center	✓	✓	鼓楼区中山路 321 号, 门诊 4 楼 7、8 号挂号窗口 4th Floor, No 321, Zhongshan Road, Gulou District, Nanjing
南京 Nanjing	南京市第一医院 (3A) Nanjing No 1 Hospital	✓	✓	长乐路 68 号 1 号楼 3 楼 3F, Building 1, No 68, Changle Rd
嘉兴 Jiaxing	嘉兴市第一医院 (3A) Jiaxing No 1 Hospital	✓	✓	浙江省嘉兴市中环南路 1882 号门诊 3 楼体检中心 3rd Floor, Outpatient Building, No. 1882 South Zhonghuan Road, Jiaxing
武汉 Wuhan	▲武汉亚洲心脏病医院(F) Wuhan Asia Cardiology Hospital	✓	✓	湖北省武汉市京汉大道 753 号 753 Jinghan Avenue, Wuhan
武汉 Wuhan	湖北省人民医院 (武汉大学人民医院) (3A) Renmin Hospital Of Wuhan University	✓	✓	湖北省武汉市武昌张之洞路 99 号 99 Zhangzhidong Road Wuchang, Wuhan
武汉 Wuhan	武汉大学中南医院(3A) Zhongnan Hospital Of Wuhan University	✓	✓	武汉市武昌区东湖路 169 号 169 Donghu Road Wuchang, Wuhan
武汉 Wuhan	华中科技大学同济医学院附属同济医院综合楼 (3A) Tongji Hospital	✓	✓	湖北省武汉市解放大道 1095 号 No.1095 Jiefang Road Wuhan City Hubei province
长沙 Changsha	▲湖南旺旺医院(P) Hu'nan Wangwang Hospital	✓	✓	湖南长沙人民东路 318 号 318 East Renmin Road, Changsha
长沙 Changsha	长沙市中心医院(3A) Changsha Central Hospital	✓	✓	长沙市韶山南路 161 号 161 South Shaoshan Road, Changsha
重庆 Chongqing	第三军医大学第三附属医院 VIP 病房 (高干科) (3A) No.3 Hospital Affiliated to No.3 Military Medical University VIP Ward	暂停 Suspended	暂停 Suspended	暂停 Suspended
重庆 Chongqing	重庆医科大学第一附属医院金山医院(3A) The first Affiliated Hospital of Chongqing Medical University	✓	✓	重庆市渝北区北部新区金渝大道 50 号
成都 Chengdu	四川大学华西金卡医院(3A) Huaxi Golden Card Hospital	✓	✓	成都市国学巷 37 号 37 Guoxue Alley, Chengdu
成都 Chengdu	成都平安医院 (P) Chengdu peace hospital	暂停 Suspended	暂停 Suspended	暂停 Suspended
成都 Chengdu	四川友谊医院 (P) Sichuan Friendship Hospital	✓	✓	成都市锦江区上沙河铺街 96 号
西安 Xi'an	陕西省人民医院(3A) People's Hospital of Shaanxi Province, Medical Insurance Dept.	✓	✓	西安市友谊西路 256 号 256 West Youyi Road, Xi'an
兰州 Lanzhou	中国人民解放军兰州军区兰州总医院(3A) (仅限住院) General Hospital of PLA, Lanzhou Region		✓	兰州市七里河区南滨河路 333 号 333 South Binhe Road, Qilihe District
厦门 Xiamen	厦门长庚医院(J) Xiamen Changgung Hospital	暂停 Suspended	暂停 Suspended	暂停 Suspended

		nded	nded	
拉萨 Lhasa	西藏军区总医院 (3A) General Hospital of Tibet Millitary Zone	✓	✓	拉萨市娘热北路 66 号 66 North Niangre Road, Lhasa
乌鲁木齐 Wulumuqi	新疆维吾尔自治区中医医院 TCM hospital of Xinjiang Autonomous Region		✓	乌鲁木齐市黄河路 116 号 116 Huanghe Road, Wulumuqi
杭州 Hangzhou	▲浙江大学医学院附属第二医院国际医学部 (滨江院区) (3A) International Medicine Department of The Second Affiliated Hospital Zhejiang University School of Medicine	✓	✓	杭州市江虹路 1511 号医疗楼 7 楼 7F, Medical Building, 1511 Jianghong Road, Hangzhou
重庆 Chongqing	重庆医科大学第一附属医院 (3A) The first Affiliated Hospital of Chongqing Medical University	✓	✓	重庆市渝中区袁家岗友谊路 1 号
南宁 Nanning	广西中医药大学附属瑞康医院 (3A) Ruikang Hospital Affiliated to Guangxi University of Chinese Medicine	✓	✓	南宁市华东路 10 号 No.10 Huadong Road, Nanning
杭州 Hangzhou	浙江大学医学院附属邵逸夫医院特需门诊 (下沙院区) SIR RUN RUN SHAW HOSPITAL - Xiasha Branch	✓	✓	杭州经济技术开发区下沙路 368 号 No 368, Xiasha Road, Hangzhou economic and Technological Development Zone, Hang Zhou
三亚 Sanya	海南省农垦三亚医院 (3A) Hainan Province Nongken Sanya Hospital	✓	✓	海南省三亚市解放路 1154 号 No.1154 Jiefang Road, Sanya city, Hainan Province
昆明 Kunming	云南省红十字会医院 (云南省红会医院、云南省第二人民医院) (3A)	✓	✓	昆明市青年路 176 号
厦门 Xiamen	厦门新开元医院 (3A)	✓	✓	福建省厦门市思明区厦禾路 338 号 (眼科中心院内)
上海 Shanghai	上海交通大学附属上海市儿童医院特诊部 (泸定路院区) (3A) Children's Hospital of Shanghai - Special Medical Center (Luding road)	✓	✓	泸定路 355 号 门诊: 特需门诊一楼; 住院: 住院部 13 楼 No.355, luding road
上海 Shanghai	上海浦东医院国际部 (2A) International Department of Shanghai Pudong Hospital	✓	✓	上海市浦东新区惠南镇拱为路 2800 号 3 楼 3F, 2800 Gongwei Road Pudong, Shanghai
北京 Beijing	望京医院特需中心 (3A) China Academy of Chinese Medical Sciences WangJing Hospital	✓		北京市朝阳区花家地街 6 号 HuaJiaDi Avenue 6 ChaoYang District
杭州 Hangzhou	杭州市妇产科医院特需门诊 Hangzhou women's Hospital VIP Medical Center	✓	✓	杭州市上城区鲲鹏路 369 号门诊 4 楼 4/F, Outpatient Building NO.369 Kunpeng Road Shangcheng District Hangzhou
杭州 Hangzhou	浙江省肿瘤医院 (3A) Zhejiang Cancer Hospital	✓	✓	杭州市拱墅区半山桥广济路 38 号 NO.38 Banshan bridge, Guangji Road, Hangzhou
青岛 Qingdao	▲青岛大学附属医院特需中心 The Affiliated Hospital of Qingdao University	✓		青岛市市南区江苏路 16 号 F5, Outpatient Building, the Affiliated Hospital of Qingdao University (16 Jiangsu Road, Qingdao, Shandong Province)

大连 Dalian	大连医科大学附属第一医院三部（原大连医科大学附属三院） First Affiliated Hospital of Dalian Medical University, Branch 3, VIP Clinic	✓	✓	大连市开发区龙滨路 5 号 No. 5 Longbin Road, Dalian Development Area, Dalian
长春 changchun	吉林大学中日联谊医院 China-Japan Friendship Hospital Affiliated to Jilin University	✓	✓	长春市自由大街 148 号 148 Ziyou Avenue, Changchun

Appendix 4. 理赔申请书 Claim Form

中国平安 PINGAN

保险 · 银行 · 投资

平安健康保险股份有限公司  
PING AN HEALTH INSURANCE COMPANY OF CHINA, LTD



医疗理赔申请书

Claim Application Form for Medical Expenses

该理赔申请书适用于医疗费用、住院津贴、重大疾病的理赔申请。  
Use this form to apply for reimbursement of medical expenses, inpatient allowance and critical illness policies.

请填写本申请书并附上以下材料:

- 被保险人的有效身份证明文件复印件;
- 医疗费用收据(发票)原件及费用明细清单;
- 病历资料、处方(如有)、出院小结(住院理赔申请)复印件;
- 银行账户信息复印件(如果该帐户信息第一次使用)

Please complete the form and attach the following:

- A copy of the insured's valid identification;
- Original invoice(s)/receipt(s) ("fapiao") and itemized medical bills;
- A copy of the medical records, prescription (if any), discharge summary (for inpatient claims);
- A copy of the Bank account statement for claims reimbursement (if we are using these bank details for the first time).

如为团体保单,请提交给您的人力资源联系人或您保单的服务人员  
(邮寄地址可登陆health.pingan.com查询)

For group policies, submit to your HR contact person or post it to your account manager  
(addresses can be found at health.pingan.com).

如为个人保单,请提交给您的销售代理人

For individual policies, submit to your sales agent

若您有任何问题,请电话联系: 95511 选7 (中文)

If you have any queries, please contact us by phone: 400 8833 663 Option 2 (English)

1. 出险者信息 Details of the Insured

出险者姓名 Full name			证件有效期至 ID expiry date	YYYY / MM / DD
证件类型 ID type	<input type="checkbox"/> 身份证 ID card	<input type="checkbox"/> 护照 Passport	<input type="checkbox"/> 其他 Other	国籍 Nationality
证件号码 ID number			职业 Occupation	
投保单位(公司名称) Policy holder (company name)	<input type="checkbox"/> 个人客户无需填写 If you are insured as an individual, you do not need to complete this field		性别 Gender	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
分单号 Sub-policy number				
联系电话 Telephone number		电子邮箱 Email address	@	
邮政编码 Post code		邮寄地址 Postal address		

2. 申请人信息 Details of the Applicant

如申请人非出险者本人请填写如下信息  
Only to be completed if the person filling in this form is NOT the insured

申请人姓名 Applicant's name			证件有效期至 ID expiry date	YYYY / MM / DD
证件类型 ID type	<input type="checkbox"/> 身份证 ID card	<input type="checkbox"/> 护照 Passport	<input type="checkbox"/> 其他 Other	国籍 Nationality
证件号码 ID number			职业 Occupation	
申请人与出险者关系 Relationship of the applicant to the insured	<input type="checkbox"/> 父母 Parent <input type="checkbox"/> 配偶 Spouse	<input type="checkbox"/> 子女 Child <input type="checkbox"/> 其他 Other	性别 Gender	<input type="checkbox"/> 男 Male <input type="checkbox"/> 女 Female
联系电话 Telephone number		电子邮箱 Email address	@	
邮政编码 Post code		邮寄地址 Postal address		

3. 事故信息 Details of the Event

事故类型 Type of claim	<input type="checkbox"/> 医疗费用 Medical expense <input type="checkbox"/> 住院津贴 Inpatient allowance <input type="checkbox"/> 重大疾病 Critical illness policy				
事故日期 Date of event	YYYY / MM / DD				
是否为(含)首次就诊 Is this the first visit (or inclusive of the first visit) for this condition?	<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No		首诊医院 Hospital of first treatment		
就诊日期 Date of treatment (年/月/日 YYYY/MM/DD)	费用类别 Expense type	费用金额 Amount	货币单位 Currency	发票张数 Number of invoices	主要病情及诊断 Key symptoms and diagnoses
	<input type="checkbox"/> 门诊 OP <input type="checkbox"/> 住院 IP				

如行数不够可用该格式添加附页填写 If you require more space, please add additional pages to this form, in the same format.

提交发票总数 Total number of invoices submitted		申请理赔金总额 Total amount	
-------------------------------------------	--	----------------------	--

#### 4、保险金给付信息 Details for Benefit Payment

理赔金仅能支付给被保险人、被保险人的法定监护人及授权第三方。理赔金将通过转账支付，请提供有效的人民币账户信息，如为外币结算案件，理赔金将按当日汇率转换为人民币予以给付。 Claims will only be reimbursed into the bank account of the insured, the legal guardian of the insured or an authorized third party. Claim reimbursements will only be made by bank transfer in Renminbi into a valid bank account. If the claim is in a foreign currency, payment will be made at the exchange rate at the earliest date on the invoice.

理赔金领取 Payment options	<input type="checkbox"/> 使用已留存于平安健康险的账户信息（勾选此项，则无需填写以下账户信息或提交账户信息复印件）。 Use the bank details already recorded by Ping An Health for this claim reimbursement (If this option is selected, you do not need to complete the bank details below or submit proof of bank details)		
	<input type="checkbox"/> 以下账户信息用于本次理赔金给付（勾选此项，且该账户信息第一次使用，请提交账户信息复印件）。 Use the bank details provided below for this claim reimbursement (If this option is selected, and we are using the bank details below for the first time, submit proof of these bank details)		
账户信息 Bank Details	户名 Account Name		
	银行名称 Bank Name	开户分行 Branch	
	账号 Account Number		
授权保险公司留存，供后续理赔给付使用 May Ping An Health record these bank details for future claim reimbursements?			<input type="checkbox"/> 是 Yes <input type="checkbox"/> 否 No

#### 声明

- 本人保证理赔申请书上所填写的内容真实详尽。
- 本人同意平安健康保险股份有限公司向医疗机构及其他单位和个人调阅、摘抄、复印与理赔申请相关的资料，本人愿承担由此产生的一切法律责任。
- 本人同意将本次理赔申请的保险金转入本次申请确认的本人银行账户或授权的第三方银行账户，由该账户所有人代领保险金，因本人或申请人过错导致转账错误、转账不成功、未按时或未全额收取理赔款的，贵司不承担责任。
- 本人同意：从本次理赔的合理理赔给付金中，扣除尚未偿还的不属于保险责任范围的但保险公司已为本人向医院垫付的医疗费用。

#### 平安集团个人客户信息授权声明

- 本人授权平安集团，除法律另有规定之外，将本人提供给平安集团的信息、享受平安集团服务产生的信息（包括本〔单证〕签署之前提供和产生的信息）以及平安集团根据本约定查询、收集的信息，用于平安集团及其因服务必要委托的合作伙伴为本人提供服务、推荐产品、开展市场调查与信息数据分析。
- 本人授权平安集团，除法律另有规定之外，基于为本人提供更优质服务和产品的目的，向平安集团因服务必要开展合作的伙伴提供、查询、收集本人的信息。
- 为确保本人信息的安全，平安集团及其合作伙伴对上述信息负有保密义务，并采取各种措施保证信息安全。
- 本条款自本〔单证〕签署时生效，具有独立法律效力，不受合同成立与否及效力状态变化的影响。
- 本条所称“平安集团”是指中国平安保险（集团）股份有限公司及其直接或间接控股的公司，以及中国平安保险（集团）股份有限公司直接或间接作为其单一最大股东的公司。
- 如您不同意上述授权条款的部分或全部，可〔致电客服热线（95511）〕取消或变更授权。

本人已阅读并确认本理赔申请书中所有声明及授权事项。

I have read and accept the Declaration and Authorization details above

\*备注：本单证中申请授权第三方为领取理赔金仅限于连带被保险人之间，并需同时提供双方身份证明材料

\*Note: In order for the insured to authorize a member on the same sub-policy to receive the reimbursement, both the insured and the account holder must sign below and submit copies of their ID documents together with this form.

出险者（被保险人/委托人）签名 Signature of the Insured (Insured / Principal)

日期 Date: YYYY / MM / DD

申请人（监护人/被委托人）签名 Signature of the Applicant (Guardian / Attorney)

日期 Date: YYYY / MM / DD

#### 仅供公司填写 For office use only

保险公司签收人签名 Signature of recipient at Ping An Health

日期 Date: YYYY / MM / DD

#### 反保险欺诈提示

诚信是保险合同基本原则，涉嫌保险欺诈将承担以下责任。

**刑事责任** 进行保险诈骗犯罪行为，可能会受到拘役、有期徒刑，并处罚金或者没收财产的刑事处罚。保险事故的鉴定人、证明人故意提供虚假的证明文件，为他人诈骗提供条件的，以保险诈骗罪的共犯论处。

**行政责任** 进行保险诈骗活动，尚不构成犯罪的，可能会收到15日以下拘留、5000元以下罚款的行政处罚。保险事故的鉴定人、证明人故意提供虚假的证明文件，为他人诈骗提供条件的，也会受到相应的行政处罚。

**民事责任** 故意或因重大过失未履行如实告知义务，保险公司不承担赔偿或给付保险金的责任。

#### Anti-Fraud Notice

This insurance agreement is formed on the basis of integrity. Any suspicion of insurance fraud will carry the following liabilities.

**Criminal liabilities** Any criminal activities involving insurance fraud can lead to: detention, imprisonment and other penalties such as a fine or confiscation of personal property. Appraisers or witnesses of an incident who intentionally provide false documents or information to allow others to defraud the insurer will be treated as accomplices in the insurance fraud.

**Administrative liabilities** Those who conduct insurance fraud that does not constitute a crime will be subject to administrative punishment such as detention of up to 15 days or a fine of up to RMB 5,000. Appraisers or witnesses of an incident who intentionally provide false documents or information to allow others to defraud the insurer will be treated as accomplices in the insurance fraud.

**Civil liabilities** If an applicant fails to provide true statements, either intentionally or due to gross negligence, the insurer will not reimburse or pay insurance benefits.



## Appendix 5. 微信 WeChat

进入互联网时代，2015年我们公司开通了微信平台，将进一步为您及您的家人提供全面优质的服务。



平安健康生活微信公众服务号关注方式

方式一：

安装腾讯微信APP后，点击右上角“+”，扫描二维码后即可添加关注。

方式二：

安装腾讯微信 APP 后，在通讯录中点击公众号，在公众号界面右上角“+”，搜索“平安健康生活”即可添加关注。

How to follow the Ping An Health Lifestyle public account

Method 1:

Install the WeChat app, click on "+" in the top right, and scan the QR code to follow us.

Method 2:

Install the WeChat app, click on "Public Account" in "Contacts", click on "+" in the top right of the "Public Account" page, search for "Ping An Health Lifestyle" and follow us.



如果您之前已经在网站上注册过账户，请使用该账户登陆，如果您是首次注册，可参照如下步骤：

- (1) 发起：注册时填写2项信息（会员号/分单号+证件号码）需与投保时提供的信息完全一致。
- (2) 核身：系统会自动找寻客户信息，请您进行信息核对，核对错误应终止注册流程并立即联系平安健康险。
- (3) 验证：发送验证码到客户手机端，如果您需修改其他手机号码，则必须发送验证码到原手机号进行验证，通过才允许修改手机号。
- (4) 用户名及密码设定：完成验证后，请您设定用户名和密码，完成注册流程。

If you have registered on the website, please log in. For registration, please take the following steps.

- (1) Initiation: Enter your member/sub-policy number (either one) + ID number, which should be consistent with the information you provided when applying for insurance
- (2) Verification: The system will automatically display your information. Please check the information. If there is an error, please terminate your registration and contact Ping An Health.
- (3) Verification: A verification code will be sent to your cellphone to finish this step. You can change your cellphone number. Before change of your cellphone number, a verification code will be sent to the original number for verification.
- (4) Set your user name and password: Please set your user name and password after verification to finish registration.