



保险理赔流程

INSTRUCTION FOR CLAIMS



01
ONE

门诊需要收集哪些材料

What kind of materials should collect for outpatient?

• 门诊病历

特别强调

一定要让医生写门诊病历

每次都需要

Outpatient medical record

Special notice

It is imperative for the doctor to write the outpatient medical record every time.



• 发票原件

发票原件需要两章齐全

请收好发票，丢失无法理赔

The original invoice with two stamps

Please collect the original invoices.

In case of invoice losing, you can't get reimbursed.





门诊需要收集哪些材料

What kind of materials should collect for outpatient?

- 化验单、报告单、处方

Please keep your laboratory test report, examination report and prescription and then submit all of materials for reimbursement.



- 意外事故说明

内容包括时间、地点
受伤经过
并需要你的手写签名



Please write a report to show us clearly where, when and how you get injured. Your clear handwritten signature is required.





02

TWO

住院垫付及住院要求

Requirement for advanced payment.

特别强调

SPECIAL NOTICE

病情严重到医生建议必须要住院的，须在入院前致电025-57930219（工作日早上9：00至晚上5：30），进行医疗咨询及报案，否则无法垫付及申请理赔。

并需通过邮箱或微信，向我方工作人员提供如下资料：护照首页照片、手机号、病历，检查报告，主治医生电话。

If diagnosis confirms that the insured must be hospitalized and need to apply for advanced payment, please make sure that you call **025-57930219** (9:00 a.m. to 5:30 p.m. on weekdays) before hospitalized.

And you need to provide the following documents through E-mail or Wechat: passport photo, mobile phone number, medical record, examination report and doctor telephone.



03

THREE

住院期间的注意事项

Notice of hospitalization.

跟医生说明报销注意事项

就诊产生自费及部分自费费用时，需个人承担此费用，此类费用不属于当地医保报销的范围，同时保险也不能报销。

注意：只能住普通病房

Clarify the reimbursement notices with doctor. When you choose the medicine or treatment which not include in your local social insurance category, this part of fee will not be covered by insurance company.

You shall pay for the medicine and treatment by yourself.

Insurance company can only cover insured who treated in general ward.



04

FOUR

住院需要收集那些材料

What kind of materials should collect for hospitalization?



出院需要医院提供资料

- 发票原件（盖章）
- 费用明细清单原件
- 出院小结或住院病历复印件

The following materials need to be provided when discharge from hospital.

- Original invoice with stamp.
- Original detailed medical expenditure sheet.
- Copy of hospital discharge summary or medical record of hospitalization.



05

FIVE

其他需要准备的材料

Other documents for reimbursement.

- 理赔申请文件
每次提交报销都必须提供



Application for claim

Necessary materials for claim.

- 护照复印件

Copy of passport.

Medical record

护照

PASSPORT

- 姓名证明

发票病历上的中文名与护照
上英文名为同一个人的证明

Name of certification You are required to provide the name of certification in case of the name in the invoices is different from the passport.





其他需要准备的材料

Other documents for reimbursement.

- 意外事故说明

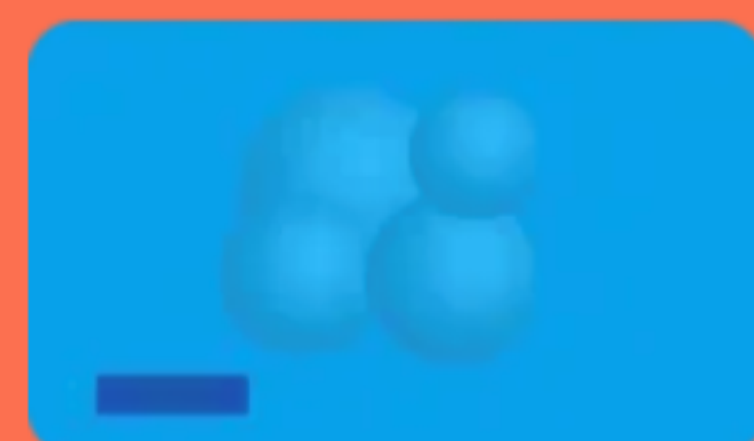
内容包括时间、地点、
受伤经过



Process of the accident and its proof. To show us where, when and how you get injured.

- 银行卡正反面复印件

Copy of bank card.
(front and back are needed)





06

SIX

常见免责提示

Liability Exemption Tips.

- 民营及私立医院(泰康仙林鼓楼医院除外)

Private hospital. (Except Taikang Xianlin Drum Tower Hospital)

- 特诊特需病区

Ward area for special treatment and needs.

- 特诊特需病房和高干病房

Ward area for high-ranking officials.

- 酒后驾驶、无合法有效驾驶证驾驶，或驾驶无有效行驶证的机动车

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



常见免责提示

Liability Exemption Tips.

- 外宾病区

Ward area for foreigners.

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

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

- 自费和部分自费项目均不能报销

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



常见免责提示

Liability Exemption Tips.

- 矫形、矫正、整容或康复性治疗

Expenses of orthopedics, diorthosis, face-lift or rehabilitation therapy by the insured.

- 患先天性疾病、遗传性疾病、既往症
(投保前已患疾病或已存在的症状)

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

*更多免责说明，参见保险条款

*Please read the insurance terms for more disclaimers.

