

留学生适用方案参考
Applicable Program Sample for International Students

留学生方案 Program for international students	留学生800元方案 RMB 800 scheme for overseas students (800元/年) (800 Yuan/year)	留学生1000元方案 RMB 1000 scheme for overseas students (1000元/年) (1000 Yuan/year)	留学生1200元方案 RMB 1200 scheme for overseas students (1200元/年) (1200 Yuan/year)	留学生1800元方案 RMB 1800 scheme for overseas students (1800元/年) (1800 Yuan/year)	来华人员高端方案 High-end scheme for pepole coming to China (18000元/20000元·年) (18000/20000 Yuan/year)	
保险责任特点及保额 Characteristics and the insured amount of the insurance liabilities	1.身故及意外伤残责任: 保额10万元; Death and accidental injury disability liabilities: the insured amount is 100,000Yuan.	1.身故及意外伤残责任: 保额10万元; Death and accidental injury disability liabilities: the insured amount is 100,000 Yuan.	1.身故及意外伤残责任: 保额10万元; Death and accidental injury disability liabilities: the insured amount is 100,000 Yuan.	1.意外身故及意外伤残责任: 保额20万元; Accidental death and accidental disability: Sum insured of 200,000 yuan 疾病身故责任(含猝死): 保额10万元; Death due to illness (including sudden death): Sum insured of 100,000 yuan	1.身故及意外伤残责任: 保额50万元; Death and accidental injury disability liabilities: the insured amount is 500,000 Yuan.	
	2.意外医疗责任: 保额2万元, 合理费用按照100%比例赔付; Accidental medical insurance: the insured amount is 20,000 Yuan, and the reasonable expense shall be paid in proportion of 100%.	2.意外医疗责任: 保额2万元, 合理费用按照100%比例赔付; Accidental medical insurance: the insured amount is 20,000 Yuan, and the reasonable expense shall be paid in proportion of 100%.	2.意外医疗责任: 保额2万元, 合理费用按照100%比例赔付; Accidental medical insurance: the insured amount is 20,000 Yuan, and the reasonable expense shall be paid in proportion of 100%.	2.意外医疗责任: 保额2万元, 合理费用按照100%比例赔付; Accidental medical insurance: the insured amount is 20,000 Yuan, and the reasonable expense shall be paid in proportion of 100%.	2.意外医疗责任: 保额2万元, 合理费用按照100%比例赔付; Accidental medical insurance: the insured amount is 20,000 Yuan, and the reasonable expense shall be paid in proportion of 100%.	2.意外医疗责任: 保额10万元, 合理费用按照100%比例赔付; Accidental medical insurance: the insured amount is 100,000 Yuan, and the reasonable expense shall be paid in proportion of 100%.
	3.住院医疗责任: 保额40万元, 合理费用按照100%比例赔付; 急诊抢救所产生的费用, 归属住院医疗责任下, 按照100%给付; 护工费300元/天, 最多60天 Hospitalization medical liability: the insured amount is 400,000 Yuan; the reasonable expense shall be paid in proportion of 100%. The expense during the emergency rescue will be calculate under hospitalization medical liability, reasonable expenses shall be paid in proportion of 100%.Nursing fee is charged by 300 Yuan/day and charge 60 days at most.	3.住院医疗责任: 保额40万元, 合理费用按照100%比例赔付; 急诊抢救所产生的费用, 归属住院医疗责任下, 按照100%给付; 护工费300元/天, 最多60天 Hospitalization medical liability: the insured amount is 400,000 Yuan; the reasonable expense shall be paid in proportion of 100%. The expense during the emergency rescue will be calculate under hospitalization medical liability, reasonable expenses shall be paid in proportion of 100%. Nursing fee is charged by 300 Yuan/day and charge 60 days at most.	3.住院医疗责任: 保额80万元, 合理费用按照100%比例赔付; 急诊抢救所产生的费用, 归属住院医疗责任下, 按照100%给付; 护工费300元/天, 最多60天 Hospitalization medical liability: the insured amount is 800,000 Yuan; the reasonable expense shall be paid in proportion of 100%. The expense during the emergency rescue will be calculate under hospitalization medical liability, reasonable expenses shall be paid in proportion of 100%. Nursing fee is charged by 300 Yuan/day and charge 60 days at most.	3.住院医疗责任: 保额80万元, 合理费用按照100%比例赔付; 急诊抢救所产生的费用, 归属住院医疗责任下, 按照100%给付; 护工费300元/天, 最多60天 Hospitalization medical liability: the insured amount is 800,000 Yuan; the reasonable expense shall be paid in proportion of 100%. The expense during the emergency rescue will be calculate under hospitalization medical liability, reasonable expenses shall be paid in proportion of 100%. Nursing fee is charged by 300 Yuan/day and charge 60 days at most.	3.住院医疗责任: 保额80万元, 合理费用按照100%比例赔付; 急诊抢救所产生的费用, 归属住院医疗责任下, 按照100%给付; 护工费300元/天, 最多60天 Hospitalization medical liability: the insured amount is 800,000 Yuan; the reasonable expense shall be paid in proportion of 100%. The expense during the emergency rescue will be calculate under hospitalization medical liability, reasonable expenses shall be paid in proportion of 100%. Nursing fee is charged by 300 Yuan/day and charge 60 days at most.	3.住院医疗责任: 保额100万元, 合理费用按照100%比例赔付; 按照100%给付; 护工费800元/天, 最多60天 Hospitalization medical liability: the insured amount is 1,000,000 Yuan; the reasonable expense shall be paid in proportion of 100%. Nursing fee is charged by 800 Yuan/day and charge 60 days at most.
	4.疾病门急诊责任: 保额2万元(600元日限额, 在日限额的基础上累计超过650元免赔额以后的部分按照85%的比例赔付)。 Disease outpatient liability: The insured amount is 20,000 yuan (The part exceeding 650 yuan deductible accumulated on the basis of the daily limit, which is 600 yuan, shall be reimbursed at proportion of 85%).	4.疾病门急诊责任: 保额2万元(无日限额, 免赔额650元, 合理费用按照85%比例赔付)。 Disease outpatient liability: The insured amount is 20,000 yuan (The medical expenses exceeding 650 yuan can apply for a claim, that excess portion will be reimbursed at a percentage of 85%). 5.来华留学生个人第三者责任险保险: 20万元。 The Individual Third Party Liability Insurance Scheme for International Students in China : the insured amount is 200,000 Yuan.	4.疾病门急诊责任: 保额2万元(无日限额, 免赔额650元, 合理费用按照85%比例赔付)。 Disease outpatient liability: The insured amount is 20,000 yuan (The medical expenses exceeding 650 yuan can apply for a claim, that excess portion will be reimbursed at a percentage of 85%). 5.来华留学生个人第三者责任险保险: 20万元。 The Individual Third Party Liability Insurance Scheme for International Students in China : the insured amount is 200,000 Yuan.	4.疾病门急诊责任: 保额2万元(无日限额, 0免赔额, 合理费用按照85%比例赔付)。 Disease outpatient liability: The insured amount is 20,000 yuan (No daily limit, 0 deductible, reasonable expenses reimbursed at 85%). 5.救护车费: 1000元。 Ambulance fee: 1000yuan.	4.疾病门急诊责任: 保额2万元(无日限额, 0免赔额, 合理费用按照85%比例赔付)。 Disease outpatient liability: The insured amount is 20,000 yuan (No daily limit, 0 deductible, reasonable expenses reimbursed at 85%). 5.救护车费: 1000元。 Ambulance fee: 1000yuan.	4.疾病门急诊责任: 保额10万元, 100%比例赔付。 Disease outpatient liability: The insured amount is 100,000 yuan (Reasonable expenses reimbursed at 100%). 5.救护车费: 1000元。 Ambulance fee: 1000yuan.

<p>提醒 Reminder</p>	<p>1. 请查阅www.lxbx.net 中的详细保险责任及免除责任。 Please refer to the detailed insurance liabilities and exempted liabilities from www.lxbx.net.</p> <p>2. 公立医院普通科室（来华人员高端方案除外）； General departments of the public hospitals (excluding high-end scheme);</p> <p>3. 保险咨询电话4008105119，如需就诊请提前致电了解保险信息。 The telephone number for insurance consulting is 4008105119; if you need medical treatment, please call in advance to know the insurance information.</p> <p>4. 当地医保规定的自费费用及部分自费费用不能报销。就诊时提醒医生少用一些自费的，避免个人负担太多自费费用（来华人员高端方案除外）。 The self-financed expense regulated by the local health care and some self-financed expense cannot be reimbursed. When seeing the doctor, please remind the doctor to use less self-financed medicines or medical treatments to avoid too much expenditure at your own expense(excluding high-end scheme).</p> <p>5. 无论门诊还是住院，就诊时一定要索要就诊病历。 Whether outpatient or inpatient, always ask the doctor for the medical records.</p>
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保费 (人民币) Insured amount (RMB)	半年 Half year	400 yuan	500 yuan	600 yuan	900 yuan	Age 18-45周岁: 9000 yuan Age 46-60周岁: 10000 yuan
	一年 One year	800 yuan	1000yuan	1200 yuan	1800 yuan	Age 18-45周岁: 18000 yuan Age 46-60周岁: 20000 yuan