

SMARTCARE



Foreword

Thank you for choosing AXA Tianping Property & Casualty Insurance Co., Ltd.(Hereinafter referred to as "we" or "us") as your preferred health insurance.It is important that you read and understand this service manual.

THIS SERVICE MANUAL PROVIDES GUIDELINES IN THE FOLLOWING AREAS:

- How to contact us
- Understanding Pre-authorisation Procedures
- How to benefit from direct billing service
- How to make a claim
- How to access International Emergency Medical Assistance
- How to seek Second Medical Opinion Service

We have developed a partnership with Medilink, the international medical Third Party Administrator (TPA) , and its affiliated organisations to allow access to healthcare providers and to offer direct billing settlement services within a large network of hospitals and clinics . To ensure that you can benefit from direct billing settlement services, it is required to confirm the service or supplies covered under your plan in advance prior to your visit.

We reserve the right for final explanation/modification/cancellation of the contents of this service manual and AXA Health Card.



Follow the WeChat public account for more detailed product and service information

24-Hour Emergency Hotline

If you have any questions with regards to the terms and conditions of your policy, please cont us.

Within Mainland of China:400 920 3123
Outside Mainland of China:86 400 920 3123



05	CONTACT US
07	PRE-AUTHORISATION Pre-Authorization for In-patient Services Pre-Authorization Procedures for In-patient Services
09	DIRECT BILLING SERVICE IN-PATIENT SERVICE In-patient Services Part of Direct Billing Medical Provider In Mainland of China
14	REIMBURSEMENT
15	INTERNATIONAL EMERGENCY MEDICAL ASSISTANCE
17	ONLINE CONSULTATION AND MEDICINE AT SPECIFIED INTERNET HOSPITAL
19	VALUE-ADDED SERVICE Second Medical Opinion(SMO) Outpatient Coordination and Escort Expedited Hospital Examination Service for Critical Illnesses Multi-Disciplinary Treatment Service for Critical Illnesses Hospitalization Coordination and Escort Inpatient Visit Exclusive nursing service in hospital Discharge Support Subsidies for medical treatment for critical diseases in other places Subsidies of Transportation Expenses of return Journey for Non-critical Illness Home Care of Post-Hospitalization Psychological counseling



CONTACT US

SERVICE CONTACT NUMBERS

You may seek assistance by calling our 24-Hour Service Hotline. We are ready to be at your service.

Within Mainland of China(Excluding Hong Kong, Macau, and Taiwan): 400 920 3123

Outside Mainland of China(Including Hong Kong, Macau, and Taiwan): 86 400 920 3123

Email: healthcare@axatp.com

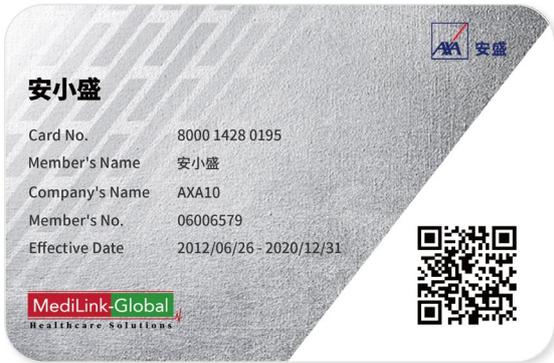
MEDILINK WILL PROVIDE APPROPRIATE ASSISTANCE TO YOU IN THE FOLLOW AREAS:

- verify your coverage according to your plan;
- determine whether the services or supplies are covered under your plan;
- assist to select a network medical provider;
- assist in pre-authorisation application;
- verify if treatment is medically necessary to minimize the out-of-pocket cost to you;
- assist in reimbursement procedure;
- assist to arrange for International Emergency Medical Assistance;
- assist in Second Medical Opinion service .

If you find any problem in our service or think your rights have been violated, please keep relevant evidence and contact us through the hotline or email. We will accept it immediately and update the progress to you in a timely manner.

If you are not satisfied with the settlement result of your medical expenses and your claim appeal has not been effectively resolved through our hotline or customer service email, you can contact us at claims-appeal@axatp.com. We will initiate the claim appeal review process for you. After receiving your appeal, the claim appeal team will review it as soon as possible and reply within 10 working days.

STANDARD AXA HEALTH CARD



When you choose the AXA Smartcare Essential Pro plan, you will receive our AXA Health Card. This card provides you access to the hospitals and clinics within our network. If you present your AXA Health Card together with your ID to a medical provider within our network, you do not need to make payment for eligible medical services (subject to terms and conditions of your plan).

The AXA Health Card is limited to your personal use. You may not loan or sell it to another person. If you breach the rules, we reserve the right to refuse payment for the fraudulent claim. Should your behavior cause contract rescission or contract invalidity, your membership may also be cancelled.

To get your AXA health card, you need to follow the WeChat of AXA Tianping High-end Health Insurance and input your identity information, then follow the instructions to obtain it. You can also contact the customer service hotline to get the user guidance for the AXA health card.



PRE-AUTHORISATION

PRE-AUTHORIZATION FOR IN-PATIENT

Pre-authorization is a process for which you obtain written approval for certain medical procedures or treatment, from us prior to the commencement of the proposed medical treatment.

NOTWITHSTANDING THE REQUIREMENT TO PRE-AUTHORISE:

- Pre-authorization approval does not guarantee payment of a claim in full, as additional co-payments and out-of-pocket expenses may apply at final invoice;
- Benefits payable under the policy are subject to eligibility at the time when the charges are incurred, and to all other terms, limitations, and exclusions of the Policy;
- If we obtain new evidence subsequently to show that the treatment or medical expenses are not eligible, the prior approval may be revoked. We shall be entitled to recover all money in respect of any liabilities incurred or paid by us for expenses that is not eligible under this policy.

PRE-AUTHORIZATION PROCEDURES

Written approval must be received prior to the commencement of treatment.

You should apply for it by calling the service hotline within 24 hours after your attending physician recommended you for in-patient treatment.

We will review the request and respond to you within 48 hours after receiving complete medical information. If your estimated cost is rather high (exceed RMB50,000) or length of stay is rather long, we may need extra days to review it, normally within 5 working days.

The written approval should be received by you, prior to the commencement of the proposed medical treatment.

Considering the prior authorization is difficult to implement in case of emergency, you or your family members could pay deposit for hospital admission, then contact with MEDILINK-GLOBAL customer service center whereby Pre-authorization could be given a posteriori within 48 hours after the accident or emergency occurs.

IMPORTANT NOTE:

Pre-authorization is encouraged before you seek treatment whether they are undertaken within or outside the direct billing network.

This protects you from any unexpected cost which may not be reimbursable.

Pre-authorization can be helpful to avoid deduction or refusal of claims due to non-insurance coverage.



DIRECT BILLING SERVICE IN-PATIENT SERVICE

IN-PATIENT SERVICES

PRE-AUTHORIZATION APPLICATION

If your attending physician at the network hospital has recommended you for inpatient treatment, he/she needs to fill in the "Pre-authorization Form" and email to us . The completed form with supporting documents e.g. checking reports should be received by us via email at least 5 working days prior to the scheduled procedure or treatment date at the hospital.

GUARANTEE LETTER ISSUANCE

If the proposed treatment and diagnosis is covered under the Policy (subject to final decision), we will review the request and respond to you within 2 working days of receiving complete authorization application documents.

If the information received is incomplete for us to make a decision or the proposed treatment and diagnosis is not covered under the policy, you may continue the inpatient treatment, at your own cost. You have right to collect the complete claim documents and deliver to insurance company for reimbursement, the final decision shall be made upon the original claim documents was well received and adjudicated by our claim team.

ELIGIBILITY VERIFICATION

When you are admitted to the hospital, please present your In-patient Authorization Approval Letter along with your photo ID (ID cards, passports) at the front desk. The medical provider shall verify your identity and assist your treatment. The staff will notify you of the self-paid amount that you are required to pay according to the limits, deductible, co-payment and out-of-pocket expenses on the Inpatient Authorization Approval Letter.

PRE-ASSESSMENT FOR THE MEDICAL BILL

Please contact us by calling the service hotline before your discharge, we will assist you with the settlement and the deposit receipt is require.

DISCHARGE

MEDILINK-GLOBAL will assist you to collect claim documents and need you to fill and sign the Claim Application Form, if the charges shown on the location of the provider are the preliminary claim assessment of your policy, you are obligated to accept the final adjustment and pay the excess amount of the policy coverage if there is any miscalculation or uncovered item according to the policy terms. Some of the direct billing providers are unable to collect your self-paid amount (if any), due to constraints of their internal financial system. In this case, MEDILINK-GLOBAL will recover this amount from you and inform you to pay this amount via bank transfer after complete claim documents received from the medical provider within 30 days.

For the Direct Billing List, please call the service hotline: 400 920 3123.

Part of Direct Billing Medical Provider In Mainland China

City	Name	Classification	Address
Beijing	Dongzhimen Hospital Beijing University of Chinese Medicine, International Section	Grade III Level A	No.5 hai yuncang, Dongcheng District, Beijing
Beijing	Peking Union Medical College Hospital, International Medical Services	Grade III Level A	No.1, Shuaifuyuan, Dongcheng District, Beijing
Beijing	Beijing Friendship Hospital International Medical Center	Grade III Level A	No.95 Yong'an Road, Xicheng District, Beijing
Beijing	International Medical Department, Beijing Tiantan Hospital, Capital Medical University	Grade III Level A	No.119 South Fourth Ring West Road, Fengtai District, Beijing
Beijing	Beijing Chao-Yang Hospital, Capital Medical University	Grade III Level A	Beijing Chao-Yang Hospital, 8 Gongren Tiyuchang Nanlu, Chaoyang District, Beijing
Shanghai	Shanghai Jiaotong University School of Medicine Ruijin Hospital VIP Health Care Center	Grade III Level A	No.197 ruijiner Road, Huangpu District, Shanghai
Shanghai	East Hospital of Renji Hospital Affiliated to Shanghai Jiao Tong University School of Medicine	Grade III Level A	No.160 Xipu Jian Road, Pudong New District, Shanghai.
Shanghai	Shanghai Sixth People's Hospital	Grade III Level A	No.600 yishan Road, Xuhui District, Shanghai.
Shanghai	Shanghai Tenth People's Hospital International Medical Services Center	Grade III Level A	No.301 Yanchangzhong Road, Jing'an District, Shanghai
Shanghai	Shanghai East Hospital VIP Clinic	Grade III Level A	No.150 Jimo Road., Pudong New District, Shanghai.
Shanghai	SHANGHAI FIRST MATERNITY AND INFANT HOSPITAL VIP CLINIC (WEST CAMPUS)	Grade III Level A	No.536, Changle Road, Jing'an District, Shanghai
Shanghai	Children's Hospital of Shanghai Special Outpatient	Grade III Level A	No.1678 Dongfang Road, Pudong New District, Shanghai.
Shanghai	Children's Hospital of Fudan University International Center Vip Clinic	Grade III Level A	No.399, Wanyuan Road, Minhang District, Shanghai
Shanghai	Huashan Hospital International Medical Center, Fudan University	Grade III Level A	No.21 Urumqi ZhongLu, Jing'an District, Shanghai.
Shenzhen	The University of Hong Kong-Shenzhen Hospital International Medical Center	Grade III Level A	BlockV, International Medical Center Outpatient Clinics, No.1 Haiyuan 1st Road, Futian District, Shenzhen
Gguangzhou	Concord Medical Center of Guangdong General Hospital	Grade III Level A	9F, Teaching Building, No.96 Dongchuan Road, Guangzhou
Chendu	West China Hospital of Sichuan University	Grade III Level A	Administration Building, No.37 Guoxue Alley, Wuhou District, Chengdu City, Sichuan Province, PR China
Hangzhou	The Second Affiliated Hospital Zhejiang University School of Medicine International Medicine Department (Binjiang Campus)	Grade III Level A	No.1511 Jianghong Road, Binjiang District, Hangzhou
Changsha	The First Hospital of Hunan University of Chinese Medicine, International Medical Services	Grade III Level A	No.95, Shaoshan Middle Road, Changsha, Hunan
Qingdao	Qingdao Central Hospital International Medical Service	Grade III Level A	F3, Outpatient Building, No.127 Liunan Road, Shibei District, Qingdao



This list may be updated, please refer to AXA's latest updated list, and details please contact 24-hour hotline 400 920 3123



REIMBURSEMENT

If you have visited a clinic or hospital outside of the direct billing network, you should settle the payment directly at the provider and then seek reimbursement within 90 days after your treatment.

You may get the Claim Form and claim documents delivery address by calling our service hotline.

THE FOLLOWING DOCUMENTS ARE REQUIRED FOR SUBMISSION FOR REIMBURSEMENT:

1. The original invoices and receipts (Fapiao) of the claim expenses, make sure that the original invoices and receipts show the date of treatment, patient's name, and diagnosis with attending physician's stamp and signature;
2. Completed treatment records, discharge summary is needed for inpatient treatment;
3. Investigation reports, such as X-ray or Laboratory records;
4. Relevant medical expenses detailed list;
5. Completed appropriate claim forms;(Can be downloaded through the website <https://www.axa.cn/>);
6. Other materials if necessary.

UPON RECEIVING THE REQUIRED CLAIM MATERIALS, WE WILL:

1. The final decision shall be made within 10 working days upon full documentation was well received.
2. In other cases, we will let you know if we need any more information

INTERNATIONAL EMERGENCY MEDICAL ASSISTANCE

If you need emergency in-patient assistance where local facilities are unavailable or inadequate, you should contact with Medilink:

Within Mainland of China: 400 920 3123

Outside Mainland of China: 86 400 920 3123

MEDILINK WILL REQUIRE SPECIFIC DETAILS OF THE NATURE OF ASSISTANCE REQUIRED:

- Information of the insured: full name, passport number, etc;
- Nature of injury, emergency or medical condition;
- Location of the member who has sustained injury or where he/she moved from;
- Full name and complete address of the hospital where the insured member is located;
- Full name of the treating doctor;
- Contact number of the hospital, ward and doctor;
- Contact details of the caller and family member.

PLEASE NOTE:

- This service is provided by an international assistance company who acts for us;
- Emergency evacuation can be used, when the insured member is away from his/her residence. Evacuation, when medically necessary, will always be to the nearest place where appropriate treatment can be given. An insured member evacuated during an emergency will subsequently be returned to his/her principal country of residence.
- All cases must be assessed by us, and be deemed medically necessary for evacuation and/or repatriation. All arrangements must be made by us in order to ensure that related costs are covered by the International Emergency Medical Assistance (IEMA) service;
- If the insured, you or your family member makes his/her own arrangements, the costs will not be covered. Entitlement to the IEMA service does not mean that you or your family member's treatment following evacuation or repatriation will be eligible for benefit. Any such treatment will be subject to the terms and conditions of member's plan.





ONLINE CONSULTATION AND MEDICINE AT SPECIFIED INTERNET HOSPITAL

Specified Internet hospital can provide online consultation and medicine service for insured aged 6 to 65 (Minors need to be accompanied by their guardians for consultation) when policy is effective.

Thanks to the video consultation platform, you can benefit health management services including healthcare advice, medical guidance, consultation of common diseases, disease prevention, rehabilitation guidance, interpretation of physical examination report, medication consultation, direct payment of medicine fee, home delivery of medicine, etc.

Specified Internet hospitals can provide medicine including OTC and prescription medicine(consultation and medicine for chronic diseases are not included), covering a variety of common diseases.

Medicine list may be updated, detailed list can be founded on our official website.

According to the regulation, purchase of medicine shall be decided by the doctor based on diagnosis. The doctor shall reasonably choose the brand and specification of the medicine. Dosage of the medicine is 3-7 days and shall not be changed as per patient's opinion.

Medicine delivery is limited in Mainland of China. You will need to pay for the delivery cost that may be occurred.

1. Please link to the mini program of the Internet hospital via our official WeChat account.
2. Choose method of consultation: immediate video consultation or video consultation with reservation. When the consultation is finished, based on your diagnosis, you can benefit direct paying of medicine cost and medicine home delivery service.
3. When you first login the Internet hospital, please click 'complete your health record' to complete your personal information (ex. pre-existing conditions, etc).
4. We have selected an exclusive family doctor for you. You can make appointment through "video consultation reservation". In principle, your family doctor will not be changed within the same policy year to ensure continuity and consistency of your consultation service.
5. Your doctor will prescribe necessary medicine according to your health situation. Medicine cost and visits exceeding your policy coverage need to be covered by yourself.
6. Online platform provides medicine delivery service.
7. You can query historic orders in the mini program of the Internet hospital.
8. According to regulation, specified Internet hospitals can only provide online consultation and medicine services to users who speak Mandarin or accompanied by interpreter. In the absence of an interpreter, users can benefit English healthcare advice with reservation in advance.
9. This service shall not be regarded as phone treatment or 120 emergency service.

English healthcare advice

1. Please reserve your English healthcare advice 12 hours in advance
2. Add your customer service specialist via QR code in our official WeChat account.
3. Submit your reservation form.
4. Doctor will call you at the time reserved with the below number 0755-36561467. Please pay attention.

You can refer to the user manual of Online consultation and medicine at specified Internet hospital for more details

For inquiries regarding online consultation and medicine service: 400 680 8065 (Chinese service only).

Available 9:00-18:00, Monday to Saturday.

Any other time, You can leave a message on the hot-line, and customer service will reply to you on the next working day.



VALUE-ADDED SERVICE

Second medical opinion(SMO)

THE BENEFITS OF SMO

Although SMO may not change the previous diagnosis, it may sometimes detect any "mis" diagnosis. Through independent and objective advice from experts, we can better assist you in making medical decisions.

It is very difficult for an individual doctor to be aware of ALL the latest technology and advanced medical knowledge. By leveraging on the pool of knowledge from the top Medical Institutions worldwide, it gives the insured member an opportunity to receive alternative treatment options from the health professionals in the world.

It provides the opportunity to confirm the diagnosis and treatment proposed by the treating doctor.

PROCEDURES TO APPLY FOR SMO SERVICE for Critical Illnesses

STEP 1: Obtain a diagnosis and treatment plan from your treating doctor in a legally registered medical institution.(First Medical Opinion)

STEP 2: Contact Medilink 24-hour Service Hotline: 400 920-3123 to request for your Second Medical Opinion (SMO)service.

STEP 3: Medilink will perform preliminary verification to evaluate whether the diagnosis qualifies for SMO service.

STEP 4: Upon confirming that your condition qualifies for SMO, Medilink will submit a choice of the 3 best corresponding Medical Institutions from the SMO network to choose from.

STEP 5: Upon selecting one of the available options, the insured member will provide all the relevant medical records and information to Medilink, preferably in digital format.

STEP 6: The medical records provided by the member will be sent to the selected medical institution.

STEP 7: The medical institution will provide a medical opinion in writing to the member within 7 working days.

Number of services available:1 time per policy year.

NOTE: The material may need to be translated. If you need it, Medilink can help the translation work, but you are not responsible for the accuracy of the translation. At the same time, the time for feedback of the second medical opinion will be appropriately extended.

IMPORTANT NOTE :

The ‘Second Medical Opinion’ (SMO) service is provided when you suffer from chronic diseases (such as cancer, tumors, etc.) or suffer from life-threatening accidental injuries.

Based on the diagnosis (i.e. the first medical opinion) obtained, We will provide you with professional written medical advice through our network.

The ‘ Second Medical Opinion’ (SMO) service is provided by independent medical service provider who will assess your medical condition based on the medical documents provided by you. We shall not in any case be held responsible for any medical opinion given by SMO service.

For details on the type of "Qualifying Medical Conditions for SMO Service", please contact our 24-hour hotline.

Within mainland of China :400 920 3123

Outside mainland of China :86 400 920 3123

Email:healthcare@axatp.com

The Process of Obtaining a Second Medical Opinion for Non-critical Illnesses

STEP 1: You have obtained a diagnosis (first medical opinion) from a legally registered medical institution.

STEP 2: Dial the toll-free hotline: 021 5299 2173, and put forward your need for a second medical opinion. A health specialist will guide you to collect disease-related information and send it to the designated service email.

STEP 3: After receiving the email, a doctor from a 3A-grade hospital will assess whether your current condition is suitable for receiving the second medical opinion service.

STEP 4: Upon approval, the designated service provider will select three renowned medical institutions in Mainland of China based on your disease condition for you to choose from.

STEP 5: You can choose one of the renowned medical institutions provided for service (with arrangements made for departmental vice directors or higher-level experts).

STEP 6: The designated service provider will organize your disease-related information and send it to the medical institution you selected.

STEP 7: Within 10 working days of receiving your complete disease-related information, the expert from the medical institution you selected will provide you with a written second medical opinion.

STEP 8: If needed, after receiving the written second medical opinion, the designated service provider will offer interpretation services.

Number of services available: 1 time per policy year.

Note:

1. If you provide additional materials like examination reports during the service process, the feedback time for the second medical opinion may be extended.
2. The medical records required for issuing the second medical opinion should be within six months, including but not limited to outpatient medical records, discharge summaries, laboratory reports, medical imaging reports (CT or MRI), pathology reports, etc., preferably in electronic format (which can be obtained from relevant department physicians). If the provided medical records are incomplete, resulting in the inability to provide the second medical opinion service, neither we nor the designated service provider will bear corresponding responsibilities.
3. The above process applies to diseases diagnosed after medical treatment. Chronic diseases, routine health problems, emergencies, or acute conditions are not covered by this service.

Outpatient coordination and escort

When you suffer from discomfort or a disease and needs to seek medical treatment, you can call the hotline 021 5299 2173 , the health specialist will judge your current health status and provide medical suggestions, coordinate and arrange the outpatient services in optimized health network of designated supplier according to your choice to avoid repeated medical treatment and delayed diagnosis.

1. Please call hotline 021 5299 2173 to make an appointment 5 working days in advance.
2. The health specialist understands your illness and needs and confirm your personal information.
3. Select the appropriate hospital according to your situation and confirm with you by telephone.
4. On the day of treatment, the health specialist will escort you throughout the visit.

Number of services available: 2 time per policy year

Notes:

1. Once the health specialist confirms the specific requirements for outpatient coordination services with you, the service is considered initiated. If a cancellation is requested after the requirement is confirmed, or if the appointment is not attended as scheduled due to your personal reasons, the service will still be considered completed.
2. If you need to cancel or change the escort service, please notify us at least 1 working day in advance. If the cancellation is made on the same day of the scheduled service, it will still be considered completed.
3. When minors, insured individuals over 65 years old, individuals with mental disorders, Alzheimer's patients, individuals with limited mobility, or patients with critical illnesses needs to use the escort service, they must be accompanied by an adult family member throughout the entire process.

Expedited Hospital Examination Service for Critical Illnesses

When you suffer from or is suspected to have contracted critical diseases and requires medical examination, we will expedite the scheduling of necessary medical examinations for you in order to timely follow-up diagnosis and treatment.

1. Please call hotline at 021 5299 2173 , our health specialist will guide you in submitting disease-related documents. (Including but not limited to medical information, appointment slips, etc.)
2. Upon reception of these documents, the examination will be scheduled within 7 working days.

Number of services available: 1 time per policy year

Notes:

1. This service is only available for use by the insured individual.
2. Gastroscopy, colonoscopy, and puncture examinations are excluded.

Notes:

3. If delays or service failures occur due to third-party reasons such as hospital system issues, equipment malfunctions, or force majeure, we will coordinate alternative arrangements but shall not be liable for any direct or indirect losses incurred.
4. Once the documents are submitted, rescheduling or cancellation due to the insured's personal reasons will be considered as completion of the service.
5. This service does not cover any expenses incurred during the examination, including but not limited to examination fees, material costs, or equipment usage fees.
6. This service benefit is valid during the policy period. If the policy becomes suspended or terminated for any reason, the above service will also become invalid. However, services applied for before the expiration will still be provided.
7. For medical professionalism and safety considerations, this expedited examination service currently does not cover neonatal-related examinations or obstetric-related expedited requests.

Multi-Disciplinary Treatment Service for Critical Illnesses

When you suffer from or is suspected to have contracted critical diseases, we can arrange a team of three or more experts at the level of associate chief physician or above in public hospitals to provide an online video-based multi-disciplinary treatment consultation to assist you in planning the next steps for diagnosis and treatment.

1. Please call hotline at 021 52992173, our health specialist will guide you in submitting relevant medical documents. (May include but are not limited to outpatient records, blood test reports, CT scans, MRI reports, or pathology reports, etc.).
2. After receiving your complete documents, we will confirm the expert consultation arrangement within 10 working days.
3. We will schedule an online consultation at the agreed time (the duration typically ranges from 30 to 60 minutes, depending on the complexity of the case).
4. Within 5-10 working days after the consultation, we will provide you with a written expert opinion report.

Number of services available: 1 time per policy year

Notes:

1. If the insured fails to attend the consultation at the scheduled time, it will still be considered as completion of the service.
2. This service benefit is valid during the policy period. If the policy becomes suspended or terminated for any reason, the above service will also become invalid. However, services applied for before the expiration will still be provided.

Hospitalization coordination and escort

When you need to be hospitalized in the network hospital of designated supplier, our service provider shall coordinate and arrange the medical institution within the network for you according to your choice.

You can call health hotline 021 5299 2173 to apply for service. After receiving your application, the health specialist shall confirm whether your disease is within the scope of service and understand the relevant information of your related illness (including preliminary diagnosis, whether there is a notice of admission, etc.).

Without admission notice:

1. Designated supplier shall coordinate the outpatient service of the selected hospital for you to conduct medical treatment.
2. After treatment, if the attending expert issues an admission notice, our service provider will coordinate the hospitalization arrangement for you within 10 working days.
3. On the day of admission, the health specialist will escort you throughout the entire process of completing the admission procedures.

With admission notice:

1. Designated supplier will coordinate with the hospital to arrange hospitalization for you within 10 working days.
2. On the day of admission, the health specialist will escort you throughout the entire process of completing the admission procedures.

Number of services available: 1 time per policy year; **No usage limit to the number of times for critical illnesses.**

Notes:

1. Once the health specialist confirms the specific requirements for hospitalization coordination services with you, the service is considered initiated. If a cancellation is requested after the requirement is confirmed, or if the appointment is not attended as scheduled due to your personal reasons, the service will still be considered completed.
2. If you need to cancel or change the escort service, please notify us at least 1 working day in advance. If the cancellation is made on the same day of the scheduled service, it will still be considered completed.
3. When minors, insured individuals over 65 years old, individuals with mental disorders, Alzheimer's patients, individuals with limited mobility, or patients with critical illnesses need to use the escort service, they must be accompanied by an adult family member throughout the entire process.

Inpatient visit

If you require hospitalization due to illness or an accident, our service hotline at 400 021 5506 can offer you an inpatient visit service. Within 2 working days after your request, our staff will visit you at the hospital to deliver a care letter and a small gift, offering our support for your health.

Number of services available:1 time per policy year.

Notes:

1. This service is only available at 1,767 designated hospitals in the mainland of China.
2. If you need to reschedule a confirmed service appointment, a 12-hour advance notice is required.
3. Remote visit will be arranged under the following circumstances: (1)The patient has a medically confirmed infectious disease, mental health condition, or other condition that may pose a physical or property risk to service personnel. (2)Due to pandemic restrictions or hospital control measures.

Exclusive nursing service in hospital

Customers can enjoy one exclusive nursing service in mainland of China due to illness or accident within the valid period of the insurance policy.

The services include pre-admission guidance, assessment of care demands, customized professional care plan of admission, 5-day nursing service of admission, on-site visit by professional nurses during admission period and on-site assistance by professional nurses on the day of discharge.You can call health hotline 400 021 5506 to apply for service.

Number of services available:1 time per policy year.

Notes:

1. This service is only available at 1,767 designated hospitals in the mainland of China.
2. To ensure your safety, this service provided by dedicated nursing personnel are mainly health promotion guidance services and life-care services. For medical nursing services which involve mainland of China's policies and regulations, it is recommended to operate in regular medical institutions with professional qualifications held by personnel within the area where their license is located.
3. This service firmly avoids providing customers with invasive nursing measures and other high-risk nursing operations (such as injections, etc.) to maximize the protection of customers' health and safety.
4. After a successful application for the service, if rescheduling or cancellation is needed, the insured individual must notify at least 1 working day in advance. If we have already arranged services for the insured individual but the insured individual does not use them at the scheduled time, it will be considered that the service has been used.
5. This service is not applicable in the following cases: maternity/pregnancy-related conditions (including ectopic pregnancy), miscarriage, childbirth (including C-section), contraception, sterilization, infertility treatment, artificial insemination and resulting complications; or medically confirmed infectious diseases, mental disorders, critical/severe conditions (including life-threatening situations requiring critical care notice), ICU/CCU admissions, health check-ups, quarantine treatment, as well as cosmetic/esthetic medical procedures. We appreciate your understanding.
6. If the customer or their family members fail to truthfully disclose medical conditions resulting in adverse consequences, neither we nor our authorized service providers shall bear corresponding or full medical/legal liabilities.
7. Our service personnel shall not assume any related or full legal liabilities arising from changes in the customer's medical condition when performing services in accordance with standard operating procedures.

Discharge Support

Integrated with our excellent service provider, our service provider offer you discharge services after your hospital stay resulting from a covered injury or covered illness. Our discharge service is now carried out in major cities throughout Mainland of China. The discharge support package includes:

- (1) **Transportation from hospital to home and support during the whole journey**
- (2) **Discharge Guideline for home-based care**

Getting a smooth transition from hospital to home(please contact us at least 48 hours before discharge), **TEL:400 021 5506.**

TRANSPORTATION SERVICE

Our experienced caregivers will meet you at the hospital and arrange proper transportation for you and assist the whole transition process from the hospital to home.

- A. If your destination is within 200km of the hospital, our service provider will provide transportation to your destination and escort you all the way to your residence;
- B. If your destination is beyond 200km transportation distance from the hospital, then you may want to alter your destination to somewhere within 200km of the hospital(such as transportation hubs in your city (train stations, airports, bus terminals, etc.), since our service provider offer transportation service only within such distance;
- C. During the whole journey, our caregivers will offer safety and comfort condition assessment and vital signs monitoring and give guidance accordingly.

Number of services available: 1 time per policy year

Notes:

1. This service is only available within the urban areas of 716 cities in the mainland of China.
2. Following situations are NOT covered by transportation service: transferring to another hospital; returning home because of withdrawal of treatment.
3. We DO NOT offer transportation services for patients with infectious diseases and mental disorders that may cause injury or property damage to caregivers.
4. The reservation shall be made at least 24 hours prior to the actual service time. Otherwise it may result in service unavailability or compromised service experience.
5. If you need to reschedule a confirmed service appointment, a 12-hour advance notice is required.

DISCHARGE GUIDELINE

The Discharge Guideline is provided by highly skilled multidisciplinary teams including specialist doctors, therapists, dieticians, and nurses From reviewing your medical history, the Guideline gives tailor-made instructions on daily care, complication prevention, assistive devices, safety recommendations around the home, nutrition planning, rehabilitation procedure, and health hazard prevention. Our caregivers will contact you or your family member to explain the Guideline to make sure that you understand the discharge instructions and can follow them.

Number of services available: 1 time per policy year

Subsidies for medical treatment for critical diseases in other places

When you suffer from or is suspected to have contracted severe diseases and requires hospitalization for severe diseases, you may use this service if the hospital you first visited is not in the same city as the hospital you went to for medical treatment. Designated supplier may subsidise the accommodation fee and transportation fees involved during the period up to RMB 10,000 per policy year, and the total accumulated amount shall not exceed RMB 20,000.

This service can be provided once in each policy year. The invoice date must be within the corresponding policy year and the request must be made in the corresponding policy year (Expenses incurred within 30 days before the expiration of the policy can be applied for within 30 days after the expiration of the policy). The unused subsidy amount in the current policy year will not be accumulated and will not be retroactive.

You can call hotline 021 5299 2173 to apply for service. After receiving your application, the health specialist shall call back and help on the Subsidies' process.

Notes:

1. The accommodation subsidy amount shall be based on the invoice. The daily accommodation subsidy shall not exceed RMB 800 in top-tier cities (Beijing, Shanghai, Guangzhou, Shenzhen) and RMB 500 in other cities.
2. The transportation subsidy amount shall be based on the invoice. Flights are limited to domestic economy class, and trains are limited to second-class high-speed rail seats. If the actual cost exceeds the above standards, the subsidy will be calculated based on above-mentioned standards.

Subsidies of Transportation Expenses of return Journey for Non-critical Illness

If you suffer from a non-critical illness and need to seek medical treatment elsewhere, and the distance from your home to the hospital exceeds 200 kilometers (based on the shortest actual transportation route), our service provider will cover the cost of train or plane tickets for you and one family member to return home (train tickets limited to hard sleepers or second-class seats, and plane tickets limited to domestic economy class). You must provide valid transportation invoices containing you and your family members' names, as well as diagnosis certificates from both the local and cross-country medical institutions, as evidence for the medical treatment. The Subsidies' cap is RMB 2,000 per policy year. You can call hotline 021 5299 2173 to apply for service.

Note:

1. Subsidies for medical travel expenses incurred within one month before the policy expires can be applied for within one month after the policy expires. Applications beyond this deadline will not be processed for services rendered in the previous policy year.

Home Care of Post-Hospitalization

If you are discharged from the hospital after treatment, we can offer professional in-home nursing care tailored to your condition, helping to improve your recovery and quality of life.

Service Process

1. Please call our service hotline at 400 021 5506 at least 5 working days in advance. Service application hours: 8:00-20:00.
2. After verifying your information, our health specialist will develop a Home Healthcare Service Plan tailored to your physical condition and specific needs (including but not limited to nursing items, service frequency, and number of services).
3. The health specialist will explain the details of the Home Healthcare Service Plan to you, and the service will begin after obtaining your approval.
4. Doctors, nurses or therapists will provide post-hospitalization home care services at the scheduled time according to the arrangements specified in the Home Healthcare Service Plan.
5. Home care of post-hospitalization services are available from 9:00 to 18:00, excluding national statutory holidays.
6. You can call 400 021 5506 or contact your sales representative for a specific list of home care service items.

Number of services available: Limited to 5 times per policy year.

Notes:

1. This service is only available for use by the insured individual.
2. Due to the limitations of the home environment, before providing this service, our service provider will conduct an assessment based on your actual needs and the procedures required. This assessment ensures that our service is designed to prioritize your health and safety while minimizing service risks. For higher-risk care procedures (such as injections, etc.), we reserves the right to determine whether they can be performed or not.
3. After a successful application for the service, if rescheduling or cancellation is needed, the insured individual must notify at least 1 working day in advance. If we has already arranged services for the insured individual but the insured individual does not use them at the scheduled time, it will be considered that the service has been used.
4. This service benefit is valid during the policy period. If the policy becomes suspended or terminated for any reason, the above service will also become invalid. However, services applied for before the expiration will still be provided.
5. During the service process, if additional consumables (such as gauze, cotton balls, medication, etc.) are needed depending on the service content, you will need to provide them yourself or pay for the purchase cost.
6. If the service cannot be completed due to reasons such as non-cooperation with the nursing procedure or failure to prepare the required self-supplied consumables, the service provider shall not be held responsible. In such cases, the service will still be considered as having been used.

7. This service can only be implemented after being signed and confirmed by you or your family member. The duration of each in-home service shall be based on the time required for the specific service items stipulated in the post-hospitalization in-home care plan.
8. If we find significant discrepancies between the initial assessment when the service is applied for and the actual conditions, or identify potential risks during service delivery, we reserves the right to refuse service without assuming any related liability. If adverse consequences arise due to the patient or family members failing to truthfully disclose the medical condition, we shall not bear any corresponding or full medical or legal responsibility.
9. If the patient suffers from a medically confirmed infectious disease, mental illness, or any other condition that may pose physical or property risks to the service personnel, or is in a state that may endanger the service personnel, the service provider may refuse to provide services without assuming any related liability.
10. For clients who are unable to care for themselves or are in a disabled state, a family member must be present during the service to ensure personal safety. If no family member is present, we may refuse to provide the service.
11. The service personnel only provide technical services. The service provider shall not bear any corresponding or full medical or legal responsibility for adverse consequences caused by self-supplied medications, consumables, or related items required for the service.

Psychological counseling

Psychological counseling service from psychological counseling experts of designated supplier, such as marriage and love emotion, emotional management, family relations, parent-child family and so on. Psychological counseling is served via health hotline.

1. You can call hotline 400 620 1800 to make an appointment. The appointment time is 8:00-20:00. Except legal Spring Festival holiday.
2. The health specialist confirms your information and has a preliminary understanding of the basic situation.
3. Our health specialist will Matching suitable psychological counselors for you, and call back in 3 hours to confirm the appointment time for psychological counseling.
4. At the agreed consultation time, the psychological counselor will proactively call you to begin the consultation.

Number of services available: 5 times per policy year

Matters needing attention:

This service only provides routine psychological counseling questions, excluding crisis intervention (i.e. suicide, self-injury, etc. caused by special reasons).

In case of crisis intervention, both parties can communicate and negotiate according to the actual situation.



Version: March 2026



www.axa.cn

AXA Tianping Property & Casualty Insurance Company Ltd.

If you need more detailed product and service information
Please follow the official account of AXA Tianping Private Health Insurance
Please refer to the Policy Wording for complete policy benefits and exclusions.

This manual is only available for the client serviced by Medilink.