



EMPLOYEE INSURANCE BENEFITS MANUAL

The Union of Shanghai Jiaotong University

New China Life Insurance Company Ltd. Shanghai Branch

Dear faculty and staff of Shanghai Jiaotong University:

You have enrolled in the “2021 Shanghai Jiaotong University Faculty and Staff Supplementary Medical Insurance Plan” which will be effective from 12:00 am on October 1, 2021. As the insurer, New China Life Insurance Co., Ltd. Shanghai Branch (NCI Shanghai) is responsible for providing you the insurance services. In order to ensure that you receive quality services, NCI Shanghai hereby prepared the insurance benefits manual.

This manual includes insurance coverage and instructions for claim settlement, please read it carefully.

We can also provide individual insurance services for the employees. If needed, you can contact with our individual insurance specialist **Jianguang ZHENG** by telephone: 159-2141-1953.

Upholding “customer centrism”, we aim to provide you with the top quality insurance services. We wish you and your family a wonderful and healthy life!

*The English translation of the insurance benefits manual is for reference only and not an official translation. Under any dispute the Chinese will prevail.



PART I. Employee Benefits Plan

Effective Period: From 12:00am on October 1, 2021 to 12:00pm on September 30, 2022.

Plan A:

Benefits	Contents	Sum Assured Per Person Per Year (RMB)	Deductible
Critical illness (Pre-existing conditions and corresponding complications are excluded)	Determine to suffer any of 45 critical diseases can receive one lump sum compensation of 150,000 (Effective after 30-day waiting period for new enrolled insured).	150,000	/
Accidental death and disability (COVID-19 covered)	The death due to the accident can receive one lump sum compensation of 150,000. The disability due to the accident can proportionally receive the annual sum assured according to the disability standards designated by <i>Disability assessment standard for life insurance</i> .	150,000	/
Term Life	The total disability and death due to the disease can receive one lump sum compensation of 100,000 RMB (Effective after 30-day waiting period for new enrolled insured).	100,000	/
Inpatient (Pre-existing conditions covered)	80% reimbursement of the inpatient medical expenses in China social medical insurance scope.	5,000	/
Outpatient (Pre-existing conditions covered)	60% reimbursement of the inpatient medical expenses in China social medical insurance scope.	2,000	200/year (RMB)
Accidental medical	100% reimbursement of medical expenses within 180 days from the date of the accident.	2,000	/
Accidental death and disability of aviation	The death due to the aircraft accident can receive one lump sum compensation of 500,000. The disability due to the aircraft accident can proportionally receive the annual sum assured according to the disability standards.	500,000	/

Plan B:

Benefits	Contents	Sum Assured Per Person Per Year (RMB)	Deductible
Critical illness (Pre-existing conditions and corresponding complications are excluded)	Determine to suffer any of 45 critical diseases can receive one lump sum compensation of 80,000 (Effective after 30-day waiting period for new enrolled insured).	80,000	/
Accidental death and disability (COVID-19 covered)	The death due to the accident can receive one lump sum compensation of 150,000. The disability due to the accident can proportionally receive the annual sum assured according to the disability standards designated by <i>Disability assessment standard for life insurance</i> .	150,000	/
Term Life	The total disability and death due to the disease can receive one lump sum compensation of 100,000 RMB (Effective after 30-day waiting period for new enrolled insured).	100,000	/
Inpatient (Pre-existing conditions covered)	80% reimbursement of the inpatient medical expenses in China social medical insurance scope.	8,000	/
Outpatient (Pre-existing conditions covered)	70% reimbursement of the inpatient medical expenses in China social medical insurance scope.	4,000	200/year (RMB)
Accidental medical	100% reimbursement of medical expenses within 180 days from the date of the accident.	2000	/
Accidental death and disability of aviation	The death due to the aircraft accident can receive one lump sum compensation of 500,000. The disability due to the aircraft accident can proportionally receive the annual sum assured according to the disability standards.	50万	/

*For the detail of insurance coverage, please refer to the official website of Shanghai Jiaotong University.



PART II. Claim Application Direct

Claim Settlement Requirement: In the case of outpatient and inpatient medical expenses, you have to submit all completed claim documents to the insurance company **within 6 months** from the date of incurring the medical expenses.

Claim Documents Checklist	
Liability	Documents required (the table on the right)
Outpatient	1, 2, 3, 4, 6
Inpatient	1, 2, 3, 4, 5, 6
Critical illness	1, 3, 4, 5, 7, 12, 13
Death	1, 8, 9, 10, 11, 13, 14
Accidental disability	1, 3, 11, 12, 13

Tips:

If you need the original invoice to be returned, please markup on the "Individual Claim Application Form" and provide the original invoice as well as the scanned version of the invoice **at the same time**. Please refer to the template below for the specific writing format;

In order to improve the claim settlement efficiency and to shorten the compensation processing time, please **ensure** that the invoice date corresponds to the medical record date.

No.	Documents Required	No.	Documents Required
1	Claim application form	8	Certificate of death or Certified death
2	Invoice of medical fee (Original script)	9	Certificate of residence cancellation
3	Insured ID (Scanned)	10	Certificate of funeral/cremation
4	Relevant medical records (Scanned)	11	Certificate of accident
5	The inpatient record or discharge summary (Scanned)	12	Report of disability identification
6	Invoice of medicine fee (Original script)	13	Beneficiary proof & Bank card of beneficiary
7	Disease diagnosis certificate (please attach the pathological examination of microscope, blood test and other scientific methods of examination report)	14	Relationship certificate of beneficiary

Part V. Call Center

In order to provide you with high-quality services, we have our own call center for insurance inquiries.

Telephone	Time
021-62899987	Monday to Friday 9:00-17:30 (Except holidays)

Address: No.558, Dongdaming Rd, Hongkou District, 200080

Part VI. Contact Us

If you need more help, feel free to contact us:

Contact Person	Telephone	Time
Zheng Jiangguang	15921411953	Monday to Friday 9:00-17:30
Shi Jiacheng	13501639686	

Part VII. Claim Settlement Q&A

1. What kind of medical expenses can be reimbursed?

Reasonable medical expenses within the scope of Shanghai social medical insurance. After deducting social medical insurance compensation, additional payment and compensation from other places, the remaining expenses will be compensated according to the reimbursement rate.

Reminder: Please ensure that you bring your medical insurance card (or social insurance card) when visiting doctor.

2. How to check in-net-work providers?

Class II public hospitals and above & Shanghai JiaoTong University Hospital. You can also login to the official website of Shanghai Municipal Commission of Health and Family Planning, or the official website of Shanghai Medical Insurance to search hospitals.

Reminder: District hospitals, rehab centers, joint clinics, private hospitals, private clinics, family wards, hanging beds, etc. are excluded.

3. Claim Efficiency

In case of completed materials and there is no dispute as of the case, we will close the case **within 10-30 working days** and you can receive the benefit through your registered bank account **after 3 business days**.

4. What should I do if I did not bring my social security card to see a doctor under emergency condition?

If you do not use your medical insurance card for emergency treatment, please leave a copy of the invoice. Use the original invoice, your ID card, your own medical insurance card, and your medical record card to file for a claim.

First go to the nearest medical insurance affairs center for medical insurance division, and then submit the original medical insurance settlement voucher, a copy of the invoice and a copy of the medical record to file for a claim.

5. If an insured dies, do I need to report it on time?

The beneficiary shall notify the insurance company within 3 days of being aware of the accident.

6. For accidental disability, death, and critical illness, the insurance company does not deduct the amount of compensation obtained through other

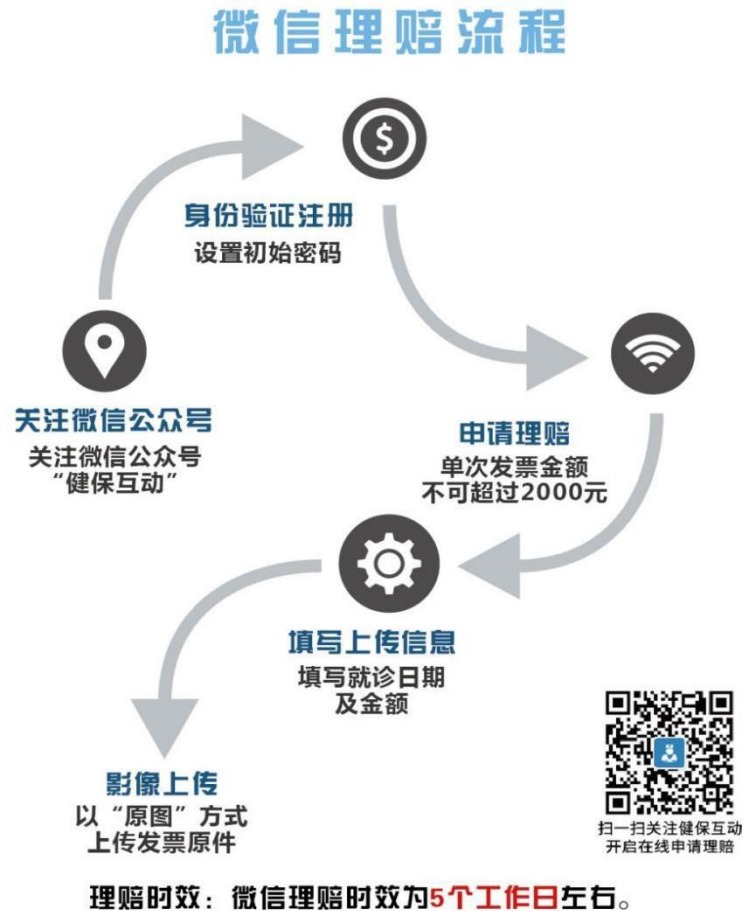


places, and settles the compensation based on the amount of insurance.

7. 45 critical illnesses or surgery: Malignant tumors-severe or severe acute myocardial infarction, sequelae of severe stroke, major organ transplantation or hematopoietic stem cell transplantation, coronary artery bypass grafting (or coronary artery bypass grafting), severe chronic renal failure, multiple limbs Absence, acute severe hepatitis or subacute severe hepatitis, severe non-malignant intracranial tumor, severe chronic liver failure, sequelae of severe encephalitis or sequelae of severe meningitis, deep coma, deafness in both ears, blindness in both eyes, paralysis, heart valve surgery, Severe Alzheimer's disease, severe brain injury, severe primary Parkinson's disease, severe third degree burn, severe idiopathic pulmonary hypertension, severe motor neuron disease, language loss, severe aplastic anemia, aortic surgery , Severe chronic respiratory failure, severe Crohn's disease, severe ulcerative colitis, severe coronary heart disease, severe primary cardiomyopathy, severe chronic constrictive pericarditis, pulmonary heart disease, aortic dissection, infectious heart Surgical treatment of endometritis, pheochromocytoma, severe myocarditis, severe third degree atrioventricular block, Eisenmenger syndrome, severe Brugada syndrome, ventricular aneurysm resection, severe heart failure cardiac resynchronization treatment (CRT), cardiac myxoma resection, severe Kawasaki disease, severe myasthenia gravis, severe muscular dystrophy.

The 45 major critical illnesses mentioned above basically cover the major diseases with the highest probability of illness and the highest mortality rate among urban residents.

Part VIII. Claim Application Through WeChat

**Notice on WeChat claim application:**

1. Invoice limitation of WeChat claim application : 2,000 RMB. For invoices exceeding RMB 2,000, paper-based materials must be submitted to the claim staff.
2. Scan the QR code left. Upload the files according to the materials required for the claim, and make sure that the photos are clear.
3. Invoices for WeChat claims must be invoices within the policy term of the current year, and invoices for non-current years must be submitted offline.
4. In order to comply with industry and operational regulatory requirements, we will randomly inspect 5% invoices that submitted online. (If your invoice needs to be inspected, we will notify you by text).
5. If you encounter problems while using WeChat to file your claim, please call 400-681-2018 (Monday to Friday 9:00-17:00, except holidays).

Demonstration of WeChat claims application:

1、关注微信公众号 → 2、身份验证注册 → 3、申请理赔



4、填写上传信息



5、影像上传(一)



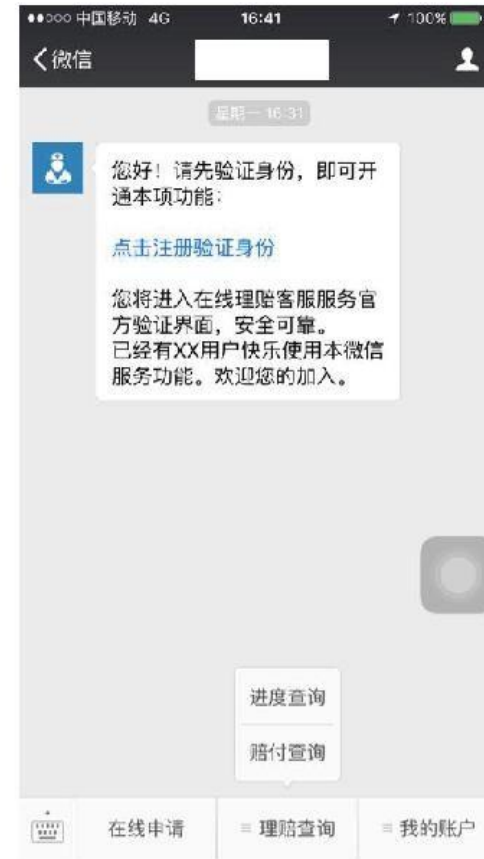
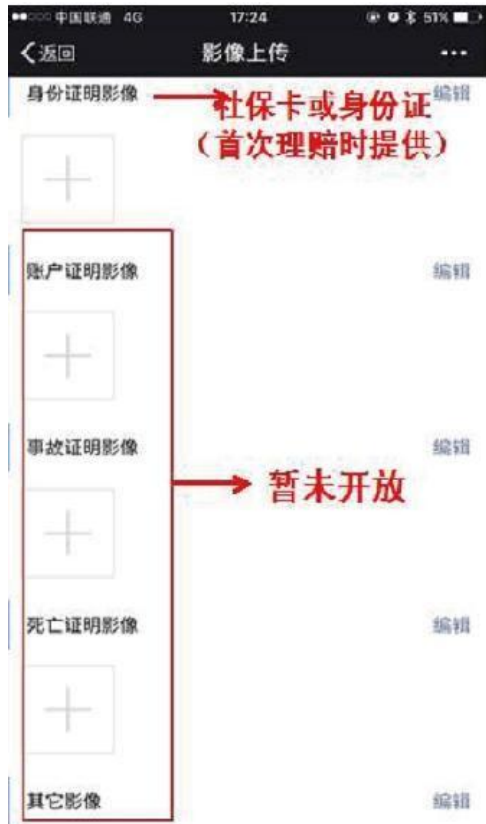
6、影像上传(二)



7、影像上传(三)

8、操作成功

9、进度查询



Part IX. Exclusions

1. Exclusions for accidental injury, disability and death insurance:

- 1) Criminal compulsory measures in case of insured commits crime intentionally or resists the arrest;
- 2) Suicide , excluding the suicide of the person who has no capacity of civil conduct;
- 3) The insured takes, sucks or injects drug;
- 4) Nuclear explosion, nuclear radiation or nuclear pollution;
- 5) Sudden death;
- 6) Mental and behavioral disorders of the insured; the International Statistical Classification of Diseases and Related Health Problems (ICD-10) promulgated by the World Health Organization shall prevail);
- 7) War, military action, civil commotion, or armed rebellion;
- 8) Disability identification fee;
- 9) The insured drives after drinking, or drives without driving license, or drives any motor vehicle without vehicle license;
- 10) The insured engages in sports or activities with high risks such as diving, parachuting, climbing, expedition, martial arts, wrestling competitions, acrobatics, horse riding and automobile racing and any other high-risky sports;

2. Exclusions for death or total disability insurance:

- 1) Criminal compulsory measures in case of insured commits crime intentionally or resists the arrest;
- 2) Suicide , excluding the suicide of the person who has no capacity of civil conduct;
- 3) The insured takes, sucks or injects drug;
- 4) Nuclear explosion, nuclear radiation or nuclear pollution;
- 5) Mental and behavioral disorders of the insured; the International Statistical Classification of Diseases and Related Health Problems (ICD-10) promulgated by the World Health Organization shall prevail);
- 6) War, military action, civil commotion, or armed rebellion;
- 7) Disability identification fee;
- 8) The insured drives after drinking, or drives without driving license, or drives any motor vehicle without vehicle license;
- 9) The insured engages in sports or activities with high risks such as diving, parachuting, climbing, expedition, martial arts, wrestling competitions,

acrobatics, horse riding and automobile racing and any other high-risky sports;

3. Exclusions of the critical illness:

- 1) The insured takes, sucks or injects drug;
- 2) War, military action, civil commotion, or armed rebellion;
- 3) Nuclear explosion, nuclear radiation or nuclear pollution;
- 4) Transmissibility disease, congenital abnormality or distortion, venereal disease, chromosome imbalances, venereal disease;
- 5) During the period when the insured has been diagnosed as an AIDS victim and/or AIDS virus carrier (HIV positive);

4. Exclusions of outpatient and hospitalization insurance:

- 1) Criminal compulsory measures in case of insured commits crime intentionally or resists the arrest;
- 2) Suicide, excluding the suicide of the person who has no capacity of civil conduct;
- 3) The insured takes, sucks or injects drug;
- 4) The insured drives after drinking, or drives without driving license, or drives any motor vehicle without vehicle license;
- 5) The insured engages in sports or activities with high risks such as diving, parachuting, climbing, expedition, martial arts, wrestling competitions, acrobatics, horse riding and automobile racing and any other high-risky sports;
- 6) Congenital diseases and their complications, venereal diseases and their complications;
- 7) Medical expenses caused by gravidity, confinement, abortion and birth control and the related complications;
- 8) War, military action, civil commotion, or armed rebellion;
- 9) Nuclear explosion, nuclear radiation or nuclear pollution;

Except for the above exemption clauses, if one of the following circumstances causes the insured's medical expenses, we shall not be liable for insurance:

- 1) During the period when the insured has been diagnosed as an AIDS victim and/or AIDS virus carrier (HIV positive);
- 2) Excluded diseases specified in the insurance policy;
- 3) Transmissibility disease, congenital abnormality or distortion, venereal disease, chromosome imbalances, venereal disease; Mental illness or schizophrenia and other congenital defects;
- 4) The insured is treated in rehabilitation hospitals, joint clinics, private hospitals, private clinics, family wards, massage hospitals, hanging beds, etc.

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- 5) Nursing (accompanying) expenses, heating expenses, food expenses, lost work expenses, mortuary expenses, ambulance expenses, etc.;
- 6) Medical expenses incurred abroad or in the special administrative regions of Taiwan, Hong Kong and Macau;
- 7) Drugs, inspection items, treatment items, surgical items, and other items for which the management agency of social basic medical insurance (including publicly funded medical care) stipulates that no fees will be paid;
- 8) The medical expense for dental treatment, including tooth transplant, false tooth, crown and inlays, porcelain materials, dental reconstructive, dental planning, dental check-up, hairdressing and any type of scaling. Reasonable medical expenses, which are in the scope of SMI for filling a tooth, tooth nerve treatment, extractions and impacted tooth treatment caused by decayed tooth, tooth marrow or tooth crack, or relevant periodontal diseases such as periodontal inflammation, gum inflammation, and root inflammation (excluding scaling), are in the range of the coverage. (for the insured with dental treatment, please refer to the Insurance Description);
- 9) Various cosmetic and plastic treatments such as skin pigmentation, facial mask, scar removal, laser cosmesis, nevus removal, tattoo removal, wrinkle removal, freckle removal, Lid-folding operation, white hair treatment, baldness treatment, hair implant, hair removal, epilation, augmentation rhinoplasty, mammoplasty, ear hole puncture;
- 10) Orthopedic treatments such as bromidrosis, stammering, snoring surgery (except OSAS) and flat foot;
- 11) Body-building treatments such as losing weight, increasing weight and increasing height; physical examinations such as health examination and disease screening; preventive, healthy, recovering, resting or other special cares such as vaccinations, foot massage and physical massage;
- 12) Refraction procurement of eyeglasses, hearing aid;
- 13) Artificial eyes or limb, orthosis of short sight and swiveleye;
- 14) Diagnosis and treatment items for various barrenness and sexual disturbance;
- 15) Medical expenses for wholly self-paid items as regulated by local SMI authorities;
- 16) Part of the self-funded diagnosis and treatment project expenses and drug expenses incurred by the insured by the local basic social medical insurance authority;
- 17) Medical accident caused by cosmetic surgery or other medical and surgical operation;
- 18) Various medical appraisal items: such as labor capability appraisal (employee labor, industry injury, occupational disease appraisal), judicial appraisal for psychopath, medical accident appraisal, various injury verification fees;
- 19) Treatment not received in the hospitals accepted by the insurer;
- 20) Expenses occurred beyond the policy in force or outside Chinese mainland, Taiwan, Hong Kong and Macao;
- 21) Examination, treatment and medicine not in compliance with the disease diagnosed;



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- 22) Draw dosage on behalf of others, prepare medicine outside the hospitals;
- 23) Directly prepare medicine or draw medicine without disease history of relevant patient statement and disease diagnosis;
- 24) Failure to provide computer-printed charge item list or the prescription indicating medicine prices with charge seal when claiming;
- 25) When applying for insurance, inform some social security personnel that they have not used the social security card for diagnosis and treatment (except for emergency).

5. Special agreement on other exclusions:

Liability for major diseases and death of diseases caused by the following diseases and their complications before the insurance is not part of the insurance liability of this contract: malignant tumors, epilepsy, cerebrovascular diseases (cerebral hemorrhage, cerebral infarction), benign brain tumors, Paralysis, Parkinson's disease, heart disease (cardiac insufficiency level 2 or higher), hypertension (level 2 or higher), myocardial infarction, valvular heart disease, liver cirrhosis, chronic renal insufficiency, aplastic anemia, any mental illness, Systemic lupus erythematosus and other serious chronic diseases. Chronic kidney disease (glomerulonephritis, pyelonephritis, nephrotic syndrome), coronary heart disease, chronic hepatitis.

X. Case presentation (cases are for reference only)

Outpatient claim

上海市第八人民医院 医疗门(急)诊收费票据 请您到4号窗口领药

业务流水号: 95763932 医疗机构类型: 非营利性综合医院 社会保障号码: NO. 1636177539

姓名	性别	医保类型	项目	金额(元)	项目编码	名称	规格	数量	单价	金额(元)
	女	磁卡医保(城保)	西药费	112.90元		(乙,10%)醋氯芬酸分散片(莱)	0.1g*36片/盒	1(盒)	56.4	56.4
			中成药费	86.00元		(乙,10%)头孢丙烯片(元锐)	0.25g*10粒/盒	1(盒)	42.2	42.2
						(甲)盐酸金霉素眼膏	2g*1支/支	2(支)	7.1	14.2
						(乙,10%)狗皮膏(改进型)	*4粒/盒	4(盒)	21.5	86
合计(大写): 壹佰玖拾捌元捌角			现金支付	19.5	个人账户支付	180.34				
医保统筹支付			0.00	附加支付	0.00					
现金支付中: 分类自费			8.16	元	自费					
自费				元	(不属于医保报销范围)					
当年账户余额			180.74	历年账户余额	4011.74					
现金支付中:(现金)			18.50元;							
分币误差:			-0.04	实收:	28.50	找零:	10.00	1601010220983016		
收款单位(章):			收款员: 8440			日期: 2016-10-27 16:21:31				

理赔受理章 新华人寿上海分公司

第一联 收据联 盖章有效 遗失不补

详细信息请在触摸屏等正式途径中查询。 检查化验 一月内有效。 医院电话: 34284588

Reimbursable scope: total cost - out-of-pocket - category B drugs - coinsurance - additional payment

Claim formula = (Reimbursable amount - 200 RMB deductible) x 60% or 70%(according to the specific plan which the insured enrolled), cumulative deductible.

Claim amount of this invoice: 180.34 x 60% or 70% (according to the specific plan which the insured enrolled) =108.2 RMB.

Inpatient claim

上海市
上海中医药大学附属龙华医院 住院收费票据

业务流水号: 1801020000394178 医疗机构类型: 三级甲等医院 病历号: 0577502 住院号: 0577502
 住院时间: 2018 年 05 月 07 日到 2018 年 05 月 22 日 住院天数: 15 NO. 1500264421

姓名: [REDACTED] 性别: 女 医保类型: 实时在职医保 社会保障号码: [REDACTED]

收费项目	金额 (元)	收费项目	金额 (元)	收费项目	金额 (元)
中成药费	687.05	西药费	1654.53	治疗费(自费)	480.00
治疗费	1839.00	摆片费	70.00	西药费(自费)	143.00
检查费	580.00	诊疗费	375.00	材料费(自费)	398.16
化验费	1607.00	特殊材料费	150.00	膳食费(自费)	300.00
治疗费	630.00	手术费	1657.25		
		护理费	444.00		
		床位费	720.00		
		材料费	4376.51		

合计(大写): 壹万陆仟壹佰壹拾壹元伍角零分 Y: 16111.50 当年账户结余: 805.28 历年账户结余: 0.00
 预缴金额: 7200.00 补缴金额: 0.00 退费金额: 5202.1
 现金支付: 1997.90 个人账户支付: 3040.01 医保统筹支付: 11073.62 附加支付: 0.00
 现金支付中: 分类自负 262.56元 自负 414.1元 自费 1321.16 (不属于医保报销范围)
 当年帐户余额: 805.28
 自负费用(现金): 676.71

收款单位(章): 上海中医药大学附属龙华医院 收款员: 阮华 日期: 2018052208:16:41

Reimbursable scope: total cost - out-of-pocket - category B drugs - coinsurance - additional payment

Claim formula: Reimbursable amount x 80%

Claim amount of this invoice: (16111.5-1321.16-262.56-11073.62) x 80%=2762.98 RMB



诚信
Sincerity

公平
Fairness

责任
Responsibility

创新
Creativity



New China Life Insurance

Founded in September 1996, New China Life is a large and nationwide life insurance company with its headquarters in Beijing. New China Life offers comprehensive life insurance products and services to more than 33,205 thousand individual customers and 88 thousand institutional customers through nationwide distributional networks and diversified marketing channel, manages and deploys insurance funds through its subsidiaries, including Asset Management Company and Asset Management Company (Hong Kong). New China Life was simultaneously listed on the Shanghai Stock Exchange and the Hong Kong Stock Exchange in 2011.