

Insured by



MAJOR MEDICAL HEALTH PLAN

A COLLABORATION BETWEEN A LEADING LOCAL INSURER AND TWO OF THE MOST RESPECTED NAMES IN GLOBAL HEALTHCARE

Administered by



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WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTHCARE

We have never wanted to be the same as the rest. That's why more than 3,000 globally minded people were asked to help create our range of global health plans.

The simple tiered range brings the same great service expected from us, but it's more than just insurance. We also focus on our customers' all-round health through a number of wellness services included.

With clearly segmented benefits, our range brings simplicity and freedom to global healthcare so that globally minded people can choose the plan that's right for them.

So whether in times when you need us most, like when you're ill or facing a serious health condition, or when you're healthy, we'll be there.

Here you'll find more information about our Major Medical Health Plan which is part of the new range.

LOCAL KNOWLEDGE, GLOBAL EXPERIENCE, WORLDWIDE SUPPORT

Alltrust Insurance Company is the insurer of the Major Medical Health Plan. Established in 2004, Alltrust Insurance Company has quickly become one of China's leading insurance companies, with more than 200 branches across China employing 5,000 people.

TEAMING UP WITH TWO OF THE BIGGEST, MOST TRUSTED NAMES IN GLOBAL HEALTHCARE

Building on the domestic success and strong reputation in China, we have teamed up with Bupa Global and Blue Cross Blue Shield Global to offer a new range of high-quality healthcare products and services.

Customers who have U.S. coverage within their plan can now enjoy bigger benefits. This health plan **does not** include U.S. cover; if you would like this included, please view the rest of the global health plan range at www.yongcheng.com/healthinsurance.

EXCEPTIONAL SERVICE ON EVERY LEVEL

For these global health plans, we deliver the exceptional high level of service for which we are renowned, and we provide cover for:

- In hospital care
- Treatment for cancer and other serious illnesses, for as long as needed while you are our customer
- Hereditary, congenital and chronic conditions
- Mental therapies – caring for mind as well as body
- Health checks – helping to prevent as much as cure
- Evacuation – if emergency treatment isn't available locally, we'll get you and one other person to where it is
- Transplants, rehabilitation and home nursing

WHY CHOOSE MAJOR MEDICAL HEALTH PLAN?

This plan is for people who may not want or need a traditional health plan. It gives you worldwide cover for major illnesses and conditions such as cancer up to a USD 2m or RMB 12.6m annual limit.

The Major Medical Health Plan ensures that should you need it, you will get the best private care available, so you can concentrate on getting better.

To find out more about our other plans in the range visit www.yongcheng.com/healthinsurance.

Products underwritten by and issued by Alltrust Insurance Company, an independent licensee of Blue Cross and Blue Shield Association, and administered by Bupa Global. Bupa Global is a trade name of Bupa, the international health and care company. Bupa is an independent licensee of Blue Cross and Blue Shield Association. Bupa Global is not licensed by Blue Cross and Blue Shield Association to sell products branded with the Blue Cross Blue Shield marks in Anguilla, Argentina, British Virgin Islands, Canada, Costa Rica, Panama, Uruguay and US Virgin Islands. In Hong Kong, Bupa Global is only licensed to use the Blue Shield marks. Please consult your policy terms and conditions for coverage availability. Blue Cross and Blue Shield Association is a national federation of 36 independent, community-based and locally operated Blue Cross and Blue Shield companies. Blue Cross Blue Shield Global is a brand owned by Blue Cross and Blue Shield Association. For more information about Bupa Global, visit www.bupaglobalaccess.com and for more information about Blue Cross and Blue Shield Association, visit www.BCBS.com

SUMMARY OF BENEFITS

| BENEFIT AND EXPLANATION | |
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| All benefits below, even those paid in full will contribute to the overall annual maximum limit | Overall annual maximum USD 2,000,000 or RMB 12,600,000 |
| Deductible The deductible applies to all benefits except Health screening and wellness | Mandatory USD 4,000 or RMB 25,200 per insurance period |
| PREVENTIVE TREATMENT | |
| Health screening and wellness (waiting period 6 months) | Up to USD 400 or RMB 2,520 each insurance period |
| IN-PATIENT CARE: FOR ALL IN-PATIENT AND DAY-PATIENT TREATMENT COSTS | |
| Hospital accommodation, room and board | Paid in full. Standard private room. |
| Parent accommodation in hospital | Paid in full |
| Operating room, medicines and surgical dressings | |
| Intensive care | |
| Surgery, including surgeons' and anaesthetists' fees | |
| Physicians' fees | |
| Pathology, radiology and diagnostic tests | |
| Advanced imaging | |
| Physiotherapists, occupational therapists, speech therapists and dieticians | |
| Mental health | Paid in full 90 days for the entire insurance period, including the renewal period |
| Prosthetic devices | Per device up to USD 4,000 or RMB 25,200 |
| Prosthetic implants and appliances | Paid in full |
| Reconstructive surgery | |
| Accident-related dental treatment | |

| BENEFIT AND EXPLANATION | |
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| PRE- AND POST-HOSPITALISATION | |
| Pre-examinations | Paid in full up to 30 days prior to hospitalisation |
| Check-ups | Paid in full up to 60 days after hospitalisation |
| Home nursing | Paid in full up to 30 days each insurance period |
| Hospice and palliative care | Up to USD 40,000 or RMB 252,000 for the entire insurance period, including the renewal period |
| Rehabilitation (multidisciplinary rehabilitation) | Paid in full up to 30 days each insurance period |
| Prescribed medicines and dressings | Up to USD 1,000 or RMB 6,300 each insurance period |
| Durable medical equipment | Prescribed at the hospital following in-patient or day-patient |
| IN-PATIENT AND/OR OUT-PATIENT CARE | |
| Cancer treatment | Paid in full |
| Transplant services | Each condition up to USD 500,000 or RMB 3,150,000 |
| Kidney dialysis | Paid in full |
| TRANSPORTATION/TRAVEL | |
| Medical evacuation | Paid in full |
| Travel cost for an accompanying person | |
| Travel cost for the transfer of children | |
| Living allowance | 10 days each insurance period up to USD 150 or RMB 945 per day |
| Local air ambulance | Paid in full |
| Local road ambulance | |
| Repatriation of mortal remains | |

Full details of the benefits, limitations and exclusions can be found on www.yongcheng.com/healthinsurance or in the 'Guide to your health plan' and the 'Terms and Conditions'.

GENERAL EXCLUSIONS

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| Administration / registration fees | Eyesight | Mechanical or animal donor organs |
| Advance payments / deposits | Experimental treatment | Obesity |
| Artificial life maintenance | Foetal surgery | Persistent vegetative state (PVS) and neurological damage |
| Birth control | Footcare | Sexual problems |
| Complementary therapists | Genetic testing | Sleep disorders |
| Conflict and disaster | Gender issues | Stem cells |
| Convalescence, nursing home and admission for general care, or staying in hospital or other establishment | Harmful or hazardous use of alcohol, drugs and/or medicines | Surrogacy |
| Cosmetic treatment | Health hydros, nature cure clinics etc | Temporomandibular joint (TMJ) disorders |
| Developmental problems | Infertility treatment | Treatment outside area of cover |
| Epidemics and pandemics | Maternity and childbirth | Unrecognised medical practitioner, provider and facility |

THE DIFFERENCE WITH A GLOBAL HEALTH PLAN

Decades of medical expertise and dedication to health, a global team of advisers and health experts who speak multiple languages, and service that exceeds expectations - these are just a few of the things that make our global health plans simply better.

HEALTHPRO CONCIERGE SERVICE

Our team of healthcare professionals in HealthPro Concierge provides you with a range of services to support you at healthy times as well as throughout your treatment and recovery, including Second Medical Opinion from a global panel of medical specialists, a Doctor Referral service and global non-emergency and emergency assistance.

FINANCIAL REASSURANCE

With a leading local insurer and two of the most respected names in global healthcare by your side, you can simply focus on enjoying life.

MULTILINGUAL ADVISERS

When it comes to healthcare advice, we know that speaking to someone in your own language is more than reassuring. It's key. For this reason, our team of advisers is able to offer help in multiple languages.

PRE-EXISTING CONDITIONS

We don't believe past health issues should stop you from enjoying your future. That's why many pre-existing conditions can be covered under our global health plans, subject to underwriting.

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FIND OUT MORE

If you'd like more information, we're here to help.
Please visit

www.yongcheng.com/healthinsurance

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