

Insured by



PREMIER 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

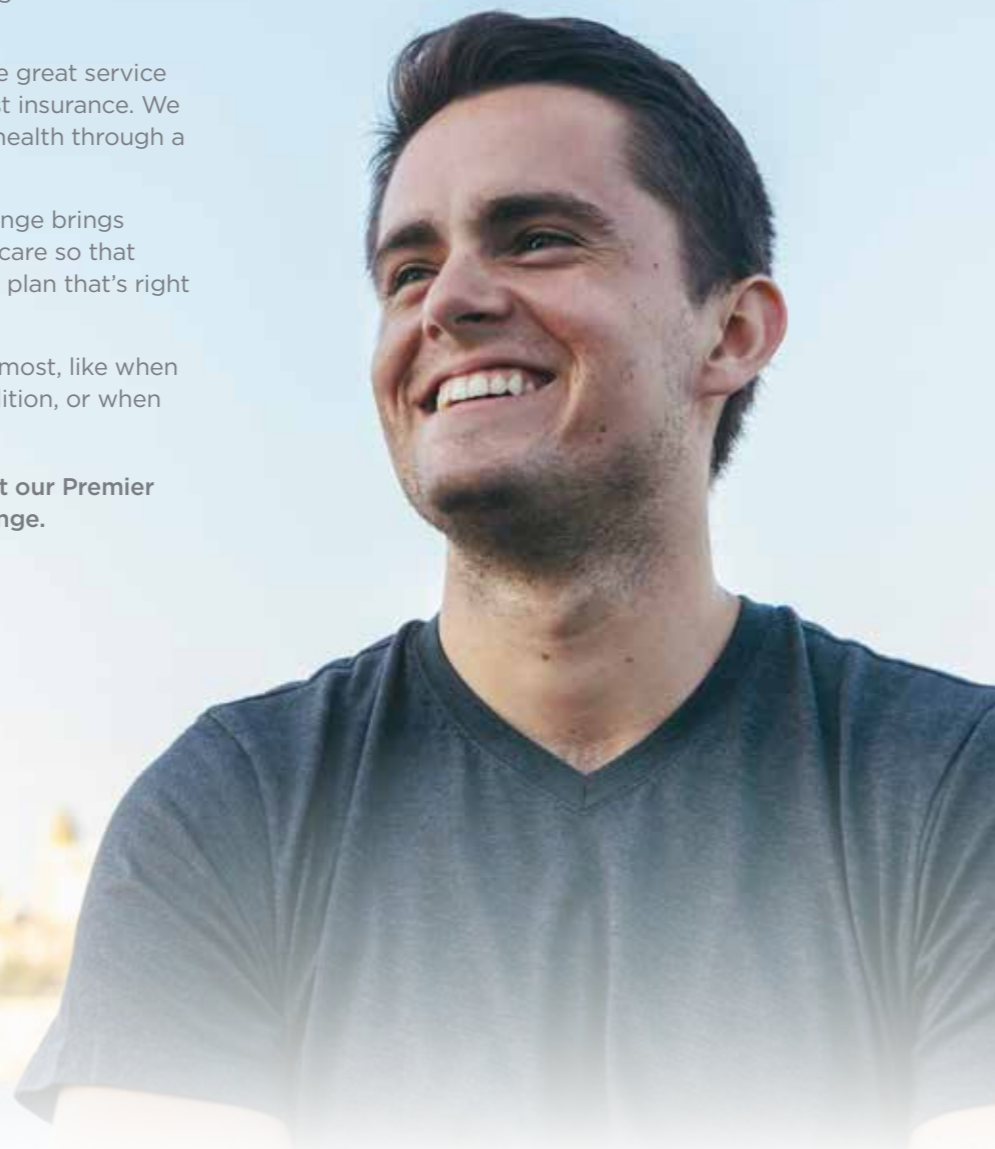
We have never wanted to be the same as the rest. That's why more than 3,000 globally minded people were asked to help create our range of global health plans.

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 Premier Health Plan which is part of the new range.



LOCAL KNOWLEDGE, GLOBAL EXPERIENCE, WORLDWIDE SUPPORT

Alltrust Insurance Company is the insurer of the Premier 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 and out-patient 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
- HealthPro Concierge service – supporting you every step of the way
- 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 PREMIER HEALTH PLAN?

You are safe in the knowledge that your Premier Health Plan is always with you. It gives you worldwide cover, excluding in the U.S., up to USD 5m or RMB 31.5m and, should you need them, private rooms and Chinese medicines are available.

Choosing this plan means we'll also keep an eye on your day-to-day health with a host of wellness services, including health checks and dental and eye check-ups.

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

*For Major Medical Health Plan out-patient treatment is only covered in connection with an in-patient course of treatment – pre- and post-hospitalisation

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SUMMARY OF BENEFITS

BENEFIT AND EXPLANATION	
All benefits below, even those paid in full, will contribute to the overall annual maximum limit.	Overall annual maximum USD 5,000,000 or RMB 31,500,000

OUT-PATIENT DAY TO DAY CARE	
*paid in full up to the annual maximum of out-patient day to day care limit of USD 12,500 or RMB 78,750	Annual maximum USD 12,500 or RMB 78,750
Co-insurance^ options:	
<input type="radio"/> No co-insurance as standard <input type="radio"/> Optional 20%	
Please see your insurance certificate for details of any co-insurance that applies to your out-patient day to day care benefits. Please note that co-insurance does not apply to out-patient day to day care received in public hospitals in Mainland China.	
Out-patient surgical operations	Paid in full*
Pathology, radiology and diagnostic tests	
Specialist consultations and doctors' fees	Paid in full* Up to 30 consultations each insurance period
Qualified nurses	
Mental health	
Physiotherapists, osteopaths and chiropractors	
Occupational therapist and orthoptist	
Footcare	
Dietetic guidance	Paid in full* up to 4 visits each insurance period
Prescribed medicines and dressings	Up to USD 3,000 or RMB 18,900 each insurance period
Durable medical equipment	
Complimentary medicines: Acupuncture, homeopathy, naturopathy, Chinese medicine and bonesetter	Up to USD 2,500 or RMB 15,750 each insurance period
PREVENTIVE TREATMENT	
Health screening (waiting period 6 months)	Up to USD 800 or RMB 5,040 each insurance period
Vaccinations	Up to USD 750 or RMB 4,725 each insurance period
Eye test	Paid in full 1 test each insurance period
Preventive dental (waiting period 6 months)	Paid in full 2 visits each insurance period

^ The percentage you have to pay towards those covered benefits to which co-insurance applies, as indicated in your 'Guide to your health plan'.

BENEFIT AND EXPLANATION	
DENTAL TREATMENT/HEARING AIDS/OPTICAL	
Dental treatment	
Accident related dental treatment	50% up to USD 2,000 or RMB 12,600 each insurance period
Routine dental (waiting period 6 months)	
Major Restorative (waiting period 6 months)	
Hearing aids/Optical	
Hearing aids	
Spectacle frames and lenses and contact lenses	
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	
Mental health	Paid in full up to 90 days for the entire insurance period, including the renewal period
Physiotherapists, occupational therapists, speech therapists and dieticians	Paid in full
Obesity surgery (waiting period of 24 months)	
Prophylactic surgery	
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	
HOME NURSING; HOSPICE AND REHABILITATION	
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 renewal
Rehabilitation (multidisciplinary rehabilitation)	Paid in full up to 30 days each insurance period

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.

BENEFIT AND EXPLANATION	
IN-PATIENT AND/OR OUT-PATIENT CARE	
Advanced imaging	Paid in full
Cancer treatment	
Transplant services	Each condition up to USD 600,000 or RMB 3,780,000
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		
Administration / registration fees	Epidemics and pandemics	Mechanical or animal donor organs
Advance payments / deposits	Eyesight	Obesity
Artificial life maintenance	Experimental treatment	Persistent vegetative state (PVS) and neurological damage
Birth control	Genetic testing	Sexual problems
Chinese medicine (specific types)	Gender issues	Sleep disorders
Conflict and disaster	Harmful or hazardous use of alcohol, drugs and/or medicines	Stem cells
Convalescence, nursing home and admission for general care, or staying in hospital or other establishment	Health hydros, nature cure clinics etc.	Temporomandibular joint (TMJ) disorders
Cosmetic treatment	Infertility treatment	Treatment outside the area of cover
Developmental problems	Maternity and childbirth	Unrecognised medical practitioner, provider and facility

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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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