

Product Eligibility:

1. Adult from 18 to 74 years old (age as of last birthday).
Children from 15 days to 18 years old (age as of last birthday).
Juveniles whose age below 18 years old can not be Main insured.
2. Can accept those whose Usual Country of Residence is Mainland China, which means the Insured Person has resided in Mainland China for more than 185 days in one year. Where the Insured Person is not Chinese, the Insured Person shall hold the work permit issued by the Chinese government or the residence permit or the right of permanent residence in China.
3. Please provide the copy of valid passport/ID and a bona-fide residential address in Shanghai.
4. Please inform the Insurance company immediately if you leave Mainland China for a period of three consecutive months.
The company reserves the right to change underwriting term, decline to cover or not to renew the insurance.

Main Exclusion:

1. All Pre-existing Conditions or any related, associated or consequential Disabilities, unless declared by the Insured Person in the Application form and specifically accepted by Us during underwriting stage and endorsed on the policy.
2. Pregnancy, childbirth, miscarriage, artificial termination of pregnancy, ectopic pregnancy, infertility and all complications arising therefrom unless agreed by the policyholder and us and expressly covered in the Policy.
3. Any treatment or examination of sexually transmitted diseases, human immunodeficiency virus (HIV)-related diseases (including AIDS and AIDS-related syndromes (ARC) and any mutations, derivations or mutations thereof).
4. Suicide or attempted suicide, self-inflicted injuries or any attempt thereat whether sane or insane. A result of the insured persons were attacked or murdered caused by deliberate act or provocation of the insured persons.
5. Any congenital disease, congenital malformation or defect and any related treatment.
6. Violation or any attempted violation of the law or resistance to criminal compulsory measures taken according to law.

Notes:

1. Policyholder has the right to cancel the policy within 14 working days after you received the contract. We will refund the premium you have paid in full. The contract is null and void from the beginning and we are not liable for any insurance benefits. You still have the right to cancel the policy after the 14 working days, but you will undertake certain loss of value.
2. The brochure is consist of both Chinese and English versions, in case of any discrepancy, Chinese version should prevail.
3. This brochure is not a contract of insurance. Please refer to your policy wording and policy contract for complete Benefits and Exclusions information.
4. Final interpretation of this brochure is owned by AXA Tianping Property & Casualty Insurance Company Limited.

**As one of the largest global insurers,
our purpose is to
empower people to live a
better life.**

About US

The AXA Group is a worldwide leader in insurance and asset management. Our purpose is shared by each and every employee throughout our organization, as we tailor our services and solutions to each of our 108 million customers around the world, one person at a time.

As our new global signature "Know You Can" expresses it, AXA aims to be a partner that encourages and helps each and everyone reach their goal.

We want to be a partner for our customers for whom we strive to deliver truly useful products, services, and innovation. We also want to be a partner for our employees, who we must empower to continually develop their personal and professional skills. Finally, we want to be a partner for society at large, with a meaningful strategy of covering and anticipating risks to enable people to plan for their future.

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AXA Tianping Property & Casualty Insurance Company Limited

**Premium Product
"SmartCare Elite"
Individual Health Insurance ✓
The Exclusive Solution
for Your Healthcare Need**

**"SmartCare Elite"**

- ✓ The complete solution to make your life easy
- ✓ High coverage up to RMB 28M
- ✓ Flexible geographical plans can be selected
- ✓ Direct billing service for all benefits
- ✓ Unlimited coverage for 24-hour emergency assistance service

本产品由安盛天平财产保险有限公司发行与管理，代销机构不承担产品的投资、兑付和风险管理责任。

Benefits Schedule of SmartCare Elite Individual Plans

Currency:RMB (or USD in equivalent)

Inpatient Cover	Platinum	Diamond	Platinum	Diamond	Diamond
Annual Limit for Part 1-7	China Plan (including HK, Taiwan, Macau) 13,000,000		International Plan (ex. US) 20,000,000		Worldwide Plan 28,000,000
Part 1: Hospitalization Benefit					
Optional Deductible	Nil	Nil	Nil	Nil	Nil
Daily Room & Board Limit Per Day	Standard Private Room	Standard Private Room	Standard Private Room	Standard Private Room	Standard Private Room
Intensive Care Unit					
Hospital Miscellaneous Expenses (Prescription drugs, inpatient diagnostic procedures, Nursing, Operating theatre charges)					
Inpatient Physiotherapy**, Ambulance Service, Surgeon's Fee, Anesthetists Fee, Inpatient Physician's Visit					
Home Nursing** (Max 90 days per disability)					
Immediate Family Accommodation **(Max 90 days per disability)	Full Coverage	Full Coverage	Full Coverage	Full Coverage	Full Coverage
Pre-hospitalization or Pre-day Surgery Specialist Consultation (Up to 90 days before admission, limited to one time for each condition)					
Pre-hospitalization or Pre-day Surgery Diagnostic Services (Up to 90 days before admission, limited to one time for each condition)					
Post-hospitalization or Post-day Surgery Treatment: Within 90 days immediately following the date of the last discharge from hospital					
Rehabilitation treatment **:Up to 28 days per policy year					
Inpatient Psychiatric Treatment: Up to 30 days per policy year after 180 days continuous cover under the plan	Not Covered	Not Covered	Full Coverage	Full Coverage	Full Coverage
Part 2: Major Organ Transplant ##					
Part 3: Artificial Prosthesis (Surgical Implants) **					
Part 4: Cancer Treatment and Outpatient Kidney Dialysis	Full Coverage	Full Coverage	Full Coverage	Full Coverage	Full Coverage
Part 5: Outpatient Emergency Dental Treatment (Due to accidents only)					
Part 6: Outpatient Emergency Treatment (Due to accidents only)	Not Covered	Full Coverage	Not Covered	Full Coverage	Full Coverage
Part 7: Usage of High Cost Provider#	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Part 8: Emergency Assistance Service and Benefits					
Outpatient Cover	Platinum	Diamond	Platinum	Diamond	Diamond
Annual Limit (Limit to 1 visit per day per disability)	China Plan (including HK, Taiwan, Macau) 45,000		International Plan (ex. US) 90,000		Worldwide Plan 180,000
Deductible/visit	Nil	Nil	Nil	Nil	Nil
Clinical Consultation, Specialist Consultation, Prescription Drugs & Medicine **					
Physiotherapy & Chiropractic Treatment ** (Max 10 visits per year)	Full Coverage	Full Coverage	Full Coverage	Full Coverage	Full Coverage
X-Ray and Laboratory Fees **					
Chinese Herbalist,Bonesetter,and Acupuncturist**	Max 10 visits per year and Up to RMB 1000 per visit	Max 10 visits per year and Up to RMB 1000 per visit	Max 12 visits per year, Full Coverage	Max 12 visits per year, Full Coverage	Max 12 visits per year, Full Coverage
Routine physical examinations,health screening& health check-ups, and vaccinations, optical care** (Benefit Limit Per Year)	3,000	3,000	4,000	4,000	5,000
Usage of High Cost Provider#	Not Covered	Full Coverage	Not Covered	Full Coverage	Full Coverage
Dental Cover	Platinum	Diamond	Platinum	Diamond	Diamond
Annual Limit	China Plan (including HK, Taiwan, Macau) 5,000		International Plan (ex. US) 8,000		Worldwide Plan 10,000
Co-Payment	25%	25%	25%	25%	25%
Nature dental treatment including fillings,build-ups,extractions(except wisdom teeth), X-ray/root planning, root canal treatment, periodontal treatment and dentures	Covered	Covered	Covered	Covered	Covered
Preventive, Oral Examination, Fluoridiza & Sealant (Max 2 visits per year and co-payment is not applicable) Max limit per visit	500	500	800	800	1,000
Usage of High Cost Provider#	Not Covered	Full Coverage	Not Covered	Full Coverage	Full Coverage
Maternity Cover	Platinum	Diamond	Platinum	Diamond	Diamond
Annual Limit	China Plan (including HK, Taiwan, Macau) 80,000		International Plan (ex. US) 110,000		Worldwide Plan 140,000
Waiting Period	180 days	180 days	180 days	180 days	180 days
Co-Payment	Nil	Nil	Nil	Nil	Nil
Normal Delivery, Cesarean **,termination of pregnancy **, Miscarriage **, Complications arising during the antenatal period and childbirth **, Medically necessary costs for new born baby for 15 days upon birth	Full Coverage	Full Coverage	Full Coverage	Full Coverage	Full Coverage
Usage of High Cost Provider#	Not Covered	Full Coverage	Not Covered	Full Coverage	Full Coverage

NB:

1. All expenses must be reasonable, necessary and customary.
2. For direct billing service, you are obligated to accept the final adjustment in charges and actions if there is any miscalculation or uncovered item according to the terms and conditions of the Policy.
3. Full coverage and all benefits payable shall be always subject to Annual Limit.
4. ** Recommended or referred by the attending physician
5. # #include all expenses of operating theatre & materials, anesthetists, surgeon and hospital service relating to the transplantation of heart/kidney/liver/lung or bone marrow.
6. # List of high cost providers:
- (1). All the United Family Hospitals and clinics; (2). Raffles Medical Beijing/ Shenzhen / Tianjin / Tianjinlatida / Nanjing / Dalian Clinics(Beijing/Shenzhen/Tianjin/Tianjinlatida/Nanjing/Dalian International SOS Clinics); (3). Shanghai East International Medical Center; (4). St. Michael Hospital and Beijing TIANJIN PUHUA hospital; (5). All the medical centers belong to Parkway Health Medical Centers in China including Hong Kong (except Chengdu Glenaeles Hospital and Chengdu Shenton Health Clinic); (6). Adventist Hospital; (7). Malilla Hospital; (8). Sanatorium Hospital; (9). International Medical Center (Beijing); (10). **Shanghai Delta Health Hospital**; (11). International Medical Center (Shanghai); (12). Shanghai Redcliff International Women's & Children's Hospital; (13). Glenaeles Hong Kong Hospital; (14). Hong Kong Baptist Hospital
7. Restricted medical institutions (We do not cover any expenses charged by these providers): (1)Shanghai Wangzhiwei Clinic; (2)**Shanghai Wulie Clinic**; (3) **Asia Medical Specialists**.
- These lists above will be updated timely if have changes and the latest list is available at www.axa.cn.