



安盛

“尚越”环球
Global Prestige

目之所及 心之所向

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、兑现和风险管理责任。

产品说明书
Brochure

产品特色 Product Features

保额高达每人每年
2500 万人民币
RMB25,000,000
annual maximum

投保前病症治疗
(等待期 90 天)
Pre-existing Conditions
Treatment
(90 days of Waiting period)

就医免现金*
直付服务
Direct billing with
medical card

全球可携带保单
International Portability
within AXA Group

附加高额牙科、
预防保健及生育福利
Add-on dental, preventive
care and maternity
benefits

全球顶尖医疗网络，
享受高品质就医服务
Access to extensive hospi-
tal network, so as to
provide you quality medical
service

* 具体免现金直付服务请参考产品服务手册。

* Please refer your claim guide for more details about the direct billing service.

增值服务 Extended Value-Added Medical Service

在线医生 & 电话医生
Online Doctor & Phone
Diagnosis

就医陪诊
Medical Accompany
Service

慢病送药
Medicine delivery for
chronic disease

第二诊疗意见
Second Medical Opinion

体检套餐设计
Medical Check-up
Package Design

重疾绿通及异地交通
费 1 万元
Critical Disease Green Channel
Transport Fee up to RMB 10,000

“尚越” 环球个人高端医疗保险

Global Prestige Individual Medical Insurance

币种 Currency：人民币(RMB)

保障区域 Area of Cover	亚洲计划 Asia Plan	国际计划(除美国) International Plan(ex.US)	全球计划 Worldwide Plan
保险金额 Insured Amount	25,000,000		
可选住院免赔额/年 Optional Inpatient Deductible/year	0/10,000/30,000/80,000		
住院及日间治疗保障 Inpatient and daycare Treatment Benefits			
住院费用 Hospital Charges	全额赔付 Paid in full for eligible expenses		
住院床位费及膳食费 Daily Room&Board Charges	标准私人病房 Standard single room		
陪房费用 Hospital Companion Bed Charges	全额赔付 Paid in full for eligible expenses		
私人护士/护工费用 Private Nurse/Nursing Workers Charges	2,000/天且每一保单年度最高90天，或全额赔付(需获得事先授权及由本公司安排) Up to RMB 2,000 per day and up to 90 days per Policy Year or Paid in full subject to per-authorization and arrangement made by us		
住院康复治疗 Inpatient Rehabilitation Treatment	每一保单年度最高60天 Up to 60 days per Policy Year		
住院精神疾病治疗 Inpatient Psychiatric Treatment	50,000		
整形外科手术 Reconstructive Surgery	全额赔付 Paid in full for eligible expenses		
大陆公立医院住院津贴（每一保险年度累计赔付30天） Public Hospitals allowance of Mainland China (Up to 30 days per policy year)	1,500/天 RMB 1,500 per day		
无理赔津贴 No Claim Cash Benefit	1,800/天且每一保单年度最高30天 RMB 1,800 per night , up to 30 days per policy year		
门诊治疗保障(可选) Out-patient Treatment Benefits (Optional)			
全科医师或专科医师咨询及治疗费 General Practitioner and Specialist Consultation and Treatment Charges	全额赔付 Paid in full for eligible expenses		
CT、MRI、PET、X 线和步态扫描 Computerized Tomography,Magnetic Resonance Imaging,Positron Emission Tomography, X-rays and Gait Scans	全额赔付 Paid in full for eligible expenses		
脊椎指压治疗、针灸、顺势疗法、整骨疗法及中医疗 Courses of Chiropractic Treatment,Acupuncture,Homeopathy,Osteopathy and Traditional Chinese Medicine	每一保单年度最高12次 Up to 12 times per policy year		
物理治疗 Physiotherapy	30,000		
言语治疗及职业治疗 Courses of Speech Therapy and Occupational Therapy	全额赔付 Paid in full for eligible expenses		
精神疾病门诊治疗 Psychiatric Treatment Received as an Outpatient	3,000/次且每一保单年度最高12 次 Up to 12 times per policy year, RMB3,000 per time		
拓展责任 Extended Benefits			
住院及日间治疗前/后（限90天内）诊疗 Pre and Post In-patient/Daycare (within 90 days) Diagnosis and Treatment Charges	全额赔付 Paid in full for eligible expenses		
癌症门诊治疗 Cancer Treatment Received as an Outpatient	全额赔付 Paid in full for eligible expenses		
肾透析门诊治疗 Kidney Dialysis Treatment Received as an Outpatient	全额赔付 Paid in full for eligible expenses		
器官移植后抗排斥门诊治疗 Anti-rejection treatment after organ transplant as an Outpatient	全额赔付 Paid in full for eligible expenses		
门诊外科手术 Surgical Procedures Received as an Outpatient	全额赔付 Paid in full for eligible expenses		
投保前病症治疗*（等待期90天） Pre-existing Conditions Treatment* (90 days of Waiting period)	15,000或经保险人审核后批准的保险金额 ⁷ 15,000 or the amount approved by the insurer ⁷		
先天性疾病治疗#（等待期90天） Congenital Conditions Treatment# (90 days of Waiting period)	100,000		
睡眠测试和治疗 Sleep Testing and Treatment	30,000		
口腔颌面外科手术 Oral and Maxillofacial Surgery	全额赔付 Paid in full for eligible expenses		
家庭看护 Home Nurse	全额赔付 Paid in full for eligible expenses		
临终关怀和姑息治疗（等待期180天） Hospice and Palliative Care (180 days of Waiting period)	250,000		
人类免疫缺陷病毒感染/艾滋病治疗（等待期180天） HIV/AIDS Treatment (180 days of Waiting period)	800,000		
人造假肢 Artificial Limbs	18,000		
医疗辅助器械和耐用医疗设备 Medical Aids, Durable Medical Equipments	6,000		
救护车费用 Ambulance Transport Charges	全额赔付 Paid in full for eligible expenses		
保障区域外紧急治疗 Emergency Treatment Outside Area of Cover	全额赔付 Paid in full for eligible expenses		
意外牙科紧急门诊治疗 Outpatient Emergency Dental Treatment (Due to accidents only)	全额赔付 Paid in full for eligible expenses		
意外紧急门诊治疗 Outpatient Emergency Treatment (Due to accidents only)	全额赔付 Paid in full for eligible expenses		
全球紧急医疗救援 International Emergency Medical Assistance	全额赔付 Paid in full for eligible expenses		
特定互联网医院在线问诊及药品费用（非慢性病，仅适用于6至65周岁被保险人） Online Consultation and Medicine at Specified Intement Hospital (Except chronic illness, Applicable to the insured aged 6 to 65 years old ONLY)	问诊不限次数；药品费每年累计限额5,000,每月最多4次，每次限额500 Unlimited consultation visits;Annual medicine limit 5,000, Max 4 visits per month and up to 500 per visit		
牙科及预防保健保障(可选) Dental and Preventive care Benefits (Optional)			
基于家族病史的健康筛查 Screening Recommended by a Physician due to Family History	2,000		
健康检查 Health Screen	8,000		
女性乳腺及宫颈检查(限每一保单年度各1次) Breast and Cervical Exam for Female (Once per policy year)			
男性前列腺检查(限每一保单年度1次) Prostate Exam for Male (Once per policy year)			
肠道早期病变无创筛查(常卫清，限每一保单年度1次) Early Intestinal Lesions Non-invasive Screening (Coloclear, Once per policy year)			
疫苗接种费用 Vaccination Charges	12,000		
常规牙科护理/治疗 Routine Dental Care/Treatment	赔付75%，每一保单年度不超过10,000 75% of eligible expenses incurred up to RMB10,000 per Policy Year		
常规视力护理 Routine Optical Care	2,000		
生育保障(等待期180天，可选) Maternity Benefits (180 days of Waiting period, Optional)			
产前及产后并发症 Pre-and Post-natal Complications Charges	全额赔付 Paid in full for eligible expenses		
新生儿常规医疗费用（限出生14天内） Routine care for New Born Baby for 14 days upon Birth	全额赔付 Paid in full for eligible expenses		
妊娠及分娩费用 Pregnancy and Delivery Charges	90,000		

注释Note:

1. 所有费用必须合理且必需。All expenses must be reasonable, necessary and customary.
2. 对于直接付费服务，如有任何计算错误或不属保障范围的项目，您有义务接受理赔款的最终调整。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. 全额赔付及各分项保险金额均受限于年度保险金额。Full coverage and all benefits payable shall be always subject to Annual Limit.
4. **“投保前病症治疗”**：该项保障仅限于首次投保时已在投保单中向本公司披露并经本公司审核且书面认可的病症。**Pre-existing Conditions Treatment**: This coverage is subject to the conditions disclosed by the Insured Person to the Company in the application form and approved in writing by the Company.
5. **“先天性疾病治疗”**：该项保障仅限于本合同首次生效日后首次出现症状并确诊的先天性疾病。**Congenital Conditions Treatment**: This coverage is subject to the congenital diseases that first appear and are diagnosed after the first effective date of this policy.
6. 最新限制医疗机构(本公司不承担在该类医疗机构发生的任何费用)名单：(1) 上海王志伟中西医结合诊所；(2) 上海五雷中医诊所；(3) 亚洲专科医生；(4) 济南中西医结合慢性病医院；(5) 深圳陈裕坤西医内科诊所；(6) 明经堂所有中医诊所；(7) 上海优仕美地巨富里医院及上海优仕美地门诊部。Restricted medical institutions (We do not cover any expenses charged by those providers): (1) Shanghai Wangzhiwei Clinic; (2) Shanghai Wulei Clinic; (3) Asia Medical Specialists; (4) Chronic Disease Hospital of Ji'nan Traditional Chinese Medicine; (5) Shenzhen Chenyukun Clinic; (6) All Ming Jing Tang TCM Clinics; (7) Shanghai Yosemite Hospital (Jingnan) and Shanghai Yosemite Clinic.若有变动，以上医疗机构名单将及时更新在本公司网站 www.axa.cn。These lists above will be updated timely if have changes and the latest list is available at www.axa.cn.
7. 被保险人需经医疗核保，对于审核通过的既往症及其相关症状的治疗，首年投保会有90天等待期，保险涵盖额度为15,000元。对连续投保的被保险人，第二个保险年度额度为15,000元，第三及第四个保险年度额度为30,000元，第五个保险年度起，既往症及其相关症状的治疗涵盖额度按每年7,500元递增。未经审核的，保险人不承担保险责任。Full medical underwriting required. Approved pre-existing conditions will be covered up to ¥15,000 with 90 days waiting period in the first policy year. For renew policies, the coverage for pre-existing conditions are ¥15,000 for the second year, ¥30,000 for the third and fourth year, start at the fifth year the coverage will be increased by ¥7,500 in each subsequent year upon renewal.No coverage for non-approved Pre-existing Conditions.
8. 对于最近1年、连续2年、连续3年、连续4年及以上无理赔记录的被保险人，可享续保折扣分别为5%、10%、15%、20%。Fortheinsured who have no claim record inrecent 1 year, 2 consecutive years, 3 consecutive years, 4 consecutive years or more, the renewal discount can be 5%, 10%, 15%, 20% respectively.
9. 未成年子女需跟随父亲或母亲一起投保，附属被保险人的保障区域不得高于主被保险人，但保险利益可以优于主被保险人。Application for children must include at least one parent. Dependent Insured's coverage area should not be higher than Maininsured's, while his/her insurance benefits maybe better than Main Insured's.
10. 同一家庭中所有子女的保险计划、保险利益与住院免赔额必须一致。The insurance plan, benefit and inpatient deductible of all children should be the same.
11. 完整的保险责任, 责任免除等内容, 请参阅保险合同条款, 并以该条款为准。Please refer to the Policy Wording for complete policy benefits and exclusions.

个例研究 Case Study

63岁中国上海籍男性客户，2013年底成为安盛个人医疗险客户。2014年起开始胃部不适，经检查，确诊胃癌。前期主要在复旦大学附属中山医院和上海国际医学中心，进行手术、放化疗、最新抗癌药物等治疗，后借助我司在全球的医疗网络，受到了多位国内外医师的治疗诊断。

在使用了最新的免疫疗法（药物名：PD-1抑制剂Keytruda（可瑞达））后，病情得到了控制。

治疗期间始终正常续保，累计赔付220余万元。

A 63-year-old male customer from Shanghai, China, became AXA's customer at the end of 2013.In 2014, he began to feel **stomach upset**. After examination, he was diagnosed as gastric cancer. Initially, he was mainly treated in The Affiliated Zhongshan Hospital of Fudan University and Shanghai International Medical Center, received surgery, chemotherapy, radiotherapy, the latest anti-cancer drugs and other treatment. Then arranged by AXA, in our company's worldwide medical network, he was treated and diagnosed by a number of domestic and foreign doctors.

The disease was brought under control with the latest immunotherapy (drug name: PD-1 inhibitor Keytruda).

The insurance policy was normally renewed throughout the treatment period, and the accumulated compensation is more than 2.2 million yuan so far.

直付医院举例 Examples of Direct Billing Hospitals

省/市 city	医院 Hospital	国家 Country	医院 Hospital
北京 Beijing	中日友好医院, 国际医疗部 China-Japan Friendship Hospital, International Medical Center	Singapore	Parkway Shenton Pte Ltd
	北京协和医院, 国际医疗部 Peking, Union Medical College Hospital, International Medical Services		KK Women's and Children's Hospital, International Medical Services
	中国中医科学院广安门医院, 国际医疗部 Guanganmen Hospital, China Academy of Chinese Medical Sciences		National Cancer Centre Singapore, Patient Liaison Service
	北京明德医院 OASIS International Hospital		新加坡国立大学医院PLC National University Hospital Patient Liaison Centre
	北京天坛普华医院 Beijing Tiantan Puhua Hospital		Singapore General Hospital, International Medical Services
上海 shanghai	北京和睦家医院 Beijing United Family Hospital		Singapore National Eye Center
			陈笃生医院PLC Tan Tock Seng Hospital Patient Liaison Centre
	复旦大学附属华山医院, 国际医疗中心 Huashan Worldwide Medical Center		Healthway Medical Group
	上海交通大学医学院附属仁济医院, 浦东分院特需部 Renji Hospital of Shanghai Jiaotong University, Pudong Branch, VIP Department		International Medical Clinic, Camden Clinic
	上海国际医学中心 Shanghai International Medical Center		Raffles Medical Group-Capital Tower
广州 Guangzhou	上海和睦家医院 Shanghai United Family Hospital	Thailand	
	上海百汇医疗, 新瑞门诊部Parkway Health, Specialty and Inpatient Center		Bangkok Hospital Trat
			Samitivej Thonburi Hospital
深圳 Shenzhen	南方医科大学南方医院, 惠侨楼 Nanfang Hospital of Southern Medical University, Huiqiao Building		BNH Hospital
	中山大学附属第一医院, 特需部 The First Affiliated Hospital of Sun Yat-sen University, Private Medical Service		康民医院 Bumrungrad International Hospital
	广州和睦家医院 Guangzhou United Family Hospital	Indonesia	
台北 Taipei	北京大学深圳医院, 特诊门诊 Peking University Shenzhen Hospital, Priority Clinical Center		Klinik Penta Medica
	香港大学深圳医院国际诊疗中心 The University of Hongkong, Shenzhen Hosptial International Medical Center		Siloam Hospitals Jambi
		Philippines	National Hospital Surabaya
澳门 Macau	台北长庚纪念医院國際服務中心 Taipei Chang Gung Memorial Hospital International Service Center		The Medical City
	台安医院特诊中心, 台北 Taiwan Adventist Hospital, International Healthcare Center		St.Luke's Medical Center, Global City
	香港卓健医疗服务中心, 澳门普通科医生网络 Quality Healthcare Medical Services Limited, Macau GP Group	Japan	Makati Medical Center
香港 HongKong			St.Luke's Medical Center, Quezon City
	莱佛士医疗中心, 中环 Raffles Medical Centre, Central		
	莱佛士医疗中心, 香港国际机场 Raffles Medical Center, Chek Lap Kok		圣路加国际医院 St.Luke's International Hospital
	香港港安医院, 港安医疗中心 Hong Kong Adventist Hospital, Adventist Medical Center		Tokyo Business Clinic
	香港养和医院 Hong Kong Sanatorium & Hospital		

2022年安盛集团位列

「全球五百强」¹第48位

In 2022, AXA Group was ranked 48th in Fortune Global 500¹

业务网络遍及

全球**51**个国家和地区

Business network now covers
51 countries around the world

为全球近**1**亿

用户竭诚服务

Serving the world's about
100 million customers

拥有**14万5千**

名员工

145000
employees

安盛集团财务实力²

AXA Group financial strength²

1020亿欧元	€ 102.0bn	年度集团总收入 ANNUAL GROUP GROSS REVENUES
73亿欧元	€ 7.3bn	主营收益 UNDERLYING EARNINGS
454亿欧元	€ 45.4bn	股东权益 SHAREHOLDERS' EQUITY
27.1%		债务杠杆 DEBT GERAING
215%		偿付能力比率 SOLVENCY II RATIO

主保险子公司财务的评级³

FINANCIAL RATINGS OF PRINCIPAL INSURANCE SUBSIDIARIES³

标准普尔
Standard & Poor's

AA-

评级数据时间: 2023年3月

穆迪
Moody's

Aa3

惠誉
Fitch

A+

¹ 依据《财富》发布的数据
Based on the data published by Fortune

² 截止2022年末
By the end of 2022

³ 截止2022年末
By the end of 2022



安盛

“尚越”环球
个人高端医疗保险

Global Prestige
Individual Medical Insurance

2023年7月
July, 2023

95550

WWW.axa.cn

安盛天平财产保险有限公司

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