



江西师范大学

# 国际学生保险使用指南

International Students Insurance Instruction Manuel

教育国际合作与留学工作办公室  
Office of International Programs

按照教育部的要求，国际学生在学期间必须有医疗保险。我校建议国际学生选择中国平安保险集团提供的来华留学生综合保险方案。

In accordance with the requirements of Ministry of Education, all international students must have medical insurance during the study period. JXNU suggest international students select International Student Insurance Plan offered by PING AN INSURANCE (GROUP) COMPANY OF CHINA , LTD.

**Students without health insurance cannot go through the school registration procedure.**

一定要有医疗保险，否则不能注册的！



1. 保险责任 Liability

2. 保险服务卡 Service Card

3. 保险使用方法 Using method

4. 信息查询 Information Query

5. 保险提示 Tips



# 1. 保险责任 Liability

2018年1月10日



# 保险责任 Insurance Liability plan

保障项目 Term	保险金额	Coverage
身故/残疾保险责任 Death/Disability	10万元	100,000
意外伤害医疗保险责任 Medical treatment for accidental injury	2万元	20,000
门诊医疗保险责任 Outpatient and Emergency Medical Injury	2万元 ( 日限额 <b>600元</b> 起付线 <b>650元</b> ,85%赔付 )	20,000 (With the daily limit of RMB <b>600</b> ,beyond the start to pay limit of RMB <b>650</b> , the insured can enjoy 85% of reimbursement )
住院医疗保险责任 Inpatient medical insurance liability	40万元	400,000
保险费 Insurance premium	800元/年或400元/半年 800/year or 400/ half year	

## 2. 保险服务卡 Service Card

2018年1月10日



# 保险服务卡\_正面

## International Students Insurance (Service Card, front)



**您的服务电话：**  
**24小时双语支持**  
**Service hotline: 24-hour**  
**bilingual service**

**扫一扫,进入手机版**  
**Scan the QR code and enter the**  
**mobile website**

**【留学保险网址】**  
**Website of International**  
**Students Insurance**

# 保险服务卡\_背面

## International Students Insurance (Service Card, back)



这里有保险卡号或提供护照号

Card number or The passport number

- 护照号和服务卡号是投保后享受服务的两个辨识条件。
- The passport number and card number are the two identification items for the insured to get service.

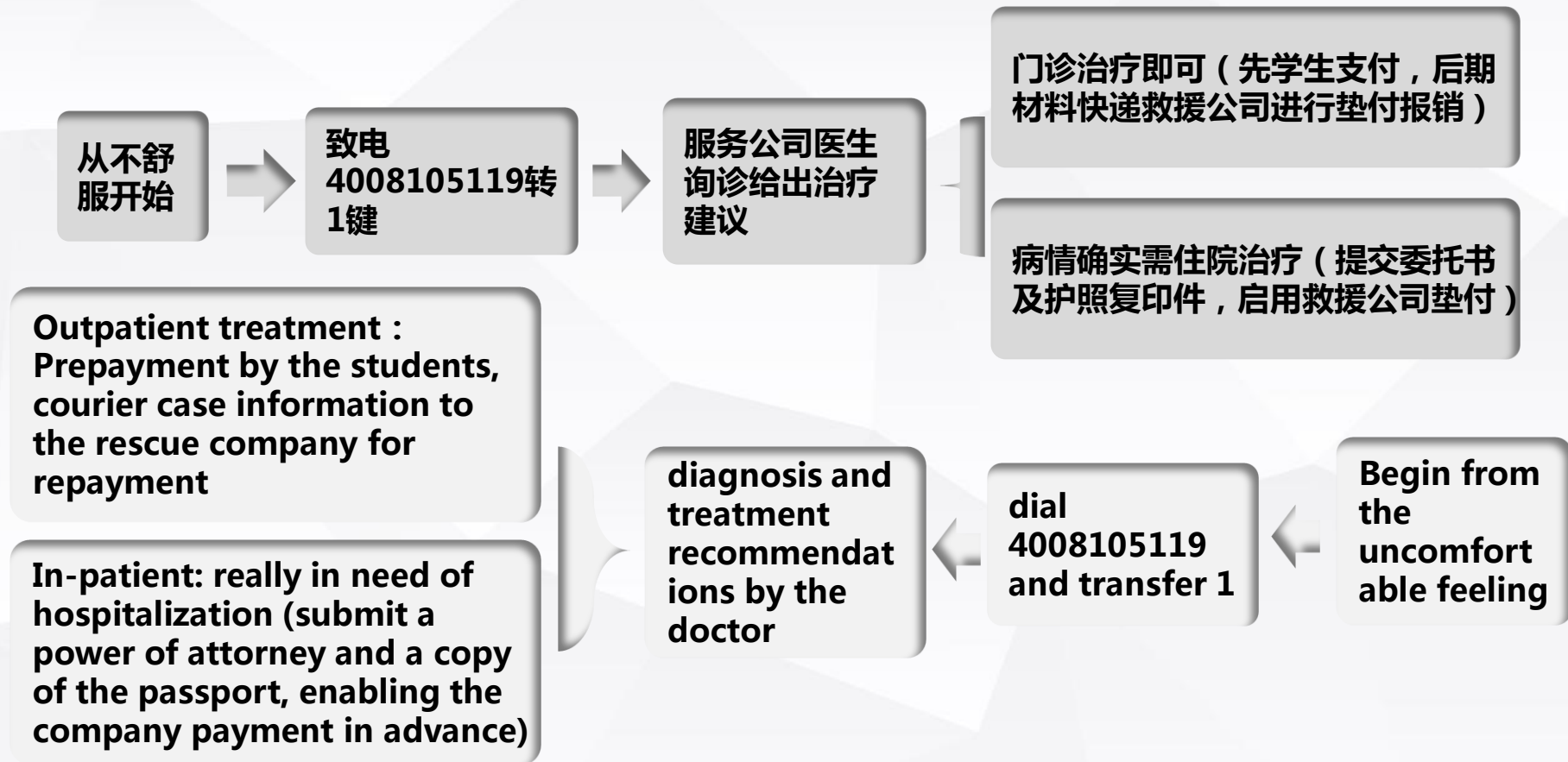


### **3. 保险使用方法 Using method**

2018年1月10日

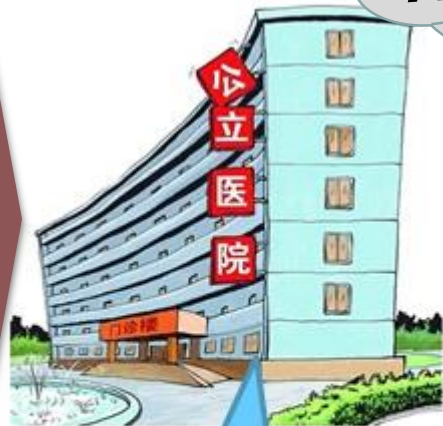


# 保险使用方法 USING METHOD



# 保险使用方法 USING METHOD

发生意外或疾病就医  
Accident and disease



Public hospital



一定记得写病历  
而且是每次  
Medical report



留收据  
Invoice

# 保险使用方法 USING METHOD

需要住院  
Hospitalization



请先拨打服务电话**4008105119-1**，确定符合保险责任要求后可申请住院垫付。  
Please call the 4008105119-1 first and make sure that you conformance to requirements, then you can apply payment advanced.

# 保险使用方法 HOW TO APPLY FOR CLAIM

## 理赔申请资料

申请项目 \ 所需材料	护照复印件及签证页复印件	医院发票原件	病历复印件（ <b>每次就诊病历日期与发票日期相对应</b> ）	费用明细	意外事故证明	出院小结或住院病历复印件	银行存折复印件或 <b>银行卡客户信息表</b>
意外门诊	需要	需要	需要		需要		需要
疾病门诊	需要	需要	需要				需要
住院（因意外）	需要	需要		需要	需要	需要	需要
住院（因疾病）	需要	需要		需要		需要	需要

注意事项：

- 1、就诊前务必拨打电话4008105119转1进行寻诊；
- 2、意外事故须提供意外事故证明及相关部门的定性材料（如：交通事故须出具交通部门的交通事故责任认定书等）；
- 3、银行账户信息必需包括账号、帐户名和开户行信息。

# 保险使用方法 HOW TO APPLY FOR CLAIM

**Firstly, you should prepare the following documents as required. Then, please send the documents you have prepared to us.**

<div>Documents for Claims</div> <div>Insurance Liabilities</div>	Copy of passport and visa page	Original of receipt	Medical record(the date in every medical record should be corresponding to the date in every receipt)	Original of detailed expenditure sheet	Course and certificate of accident	Copy of hospital discharge summary or medical record of hospitalization	Copy of passbook or information sheet of <b>bank card customer</b>
Outpatient(because of accident)	Needful	Needful	Needful		Needful		Needful
Outpatient(because of disease)	Needful	Needful	Needful				Needful
Hospitalization(becau se of accident)	Needful	Needful		Needful	Needful	Needful	Needful
Hospitalization(becau se of disease)	Needful	Needful		Needful		Needful	Needful

Please pay attention to the following matters:

1. Before seeing a doctor, please call 4008105119 and press NO.1 key for medical consultation.
2. Certificate of accident, in case of a traffic accident, please submit a liability conformation of traffic accident issued by the traffic unit.  
And if other accidents happen, please also submit relative certification materials.
3. The information about bank account has to include account number, account name and name of the deposit bank.

## 4. 信息查询 Information Query

2018年1月10日



# 信息查询\_手机 QUERY VIA CELL PHONES

## 手机查询信息 Query via Cell Phones

International student insurance  
service platform in China

Passport NO / The service card

Please enter a valid ID

☒ login

电话 010-59731611 www.lhgi.net  
传真 010-66217611 lxbx@lhgi.net

用护照号、服务卡号登陆  
Log in with the Passport No.  
or Service Card No.



当前保单信息  
Current Insurance Policy

当前理赔信息  
Claim Information



当前保单  
Current Insurance  
Policy



理赔信息  
Claim Information



暂无退保信息  
No Surrender  
Information



暂无历史保单信息  
No History of  
Insurance Policy



# 信息查询\_手机 QUERY VIA CELL PHONES











有中、俄、日、韩、英、越、  
蒙、法、西班牙、阿拉伯版  
十种文字可直接查阅 Select  
Language



保险责任  
Insurance Liability



理赔须知  
Claim Notice

-  中文 >
-  русский >
-  日本語 >
-  한국의 >
-  English >
-  Việt >
-  МОНГОЛ ХЭЛ >
-  French >
-  Spanish >
-  Arabic >

理赔材料寄送地址：北京市朝阳区东三环  
中路55号双子座B座303室（北京环球医  
疗救援有限责任公司）  
收件人：来华项目理赔部 电话：010-  
59104919 邮编：100022

-  中文 >
-  русский >
-  日本語 >
-  한국의 >
-  English >
-  Việt >
-  МОНГОЛ ХЭЛ >
-  French >
-  Spanish >
-  Arabic >

# 常见问题查询- Q & A



## 常见问题

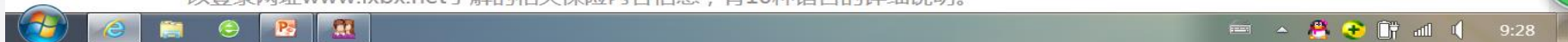
留学生问：我从老师那边获得了一张红色的保险卡，有什么作用？

此处点击答案

Click here to get answer

留学生问：我在哪里可以了解到更详细的保险说明？

保险公司答：如果你想了解你所购买的保险的具体信息，例如保险责任范围，保险理赔资料，资料邮寄地址等，你可以登录网址www.lxbx.net了解的相关保险内容信息，有10种语言的详细说明。



## 5. 保险提示 Tips

2018年1月10日



## 免责提示(TIPS)

公立医院的分院

sub-branch of public hospitals

特需病区, A等病房和包房 ward area for VIPs, private room, Class A ward, separate ward room

外宾病区特诊特需病区 ward area for special treatment and needs  
And ward area for foreigners

特诊特需病房和高干病房  
ward for high-ranking officials

酒后驾驶、无合法有效驾驶证驾驶, 或驾驶无有效行驶证的机动车

Driving under the influence, driving without a legal and valid driving license or driving a motor vehicle without a valid driving license on the part of the Insured

怀孕、流产、分娩、不孕不育症治疗、人工受精、产前产后检查; 节育、堕胎, 及以上原因引起的并发症

Pregnancy, miscarriage or delivery on the part of the Insured, infertility treatment, artificial insemination, prenatal and postnatal check, birth control, abortion and complications caused by above-mentioned causes;

## 免责提示(TIPS)

**门急诊医疗责任：起付线650元以下部分不予赔付**

**Outpatient and emergency medical insurance: Starting-line to pay the limitation: RMB 650, Below the starting-line, there is no claim.**

**自费和部分自费项目均不能报销**

**the self-paid or partly self-paid items and expenses cannot be reimbursed.**

**畸形、矫正、整容或康复性治疗**

**Expenses of orthopaedics, diorthosis, face-lift or rehabilitation therapy received by the Insurer**

**患先天性疾病、遗传性疾病、既往症（投保前已患疾病或已存在的症状，保险期间非连续的）**

**Congenital diseases, hereditary diseases, existing disease (disease or symptoms that already exist prior to the date of insurance);**

