



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、兑付和  
风险管理责任。

产品说明书  
Brochure

## 产品特色 Product Features



保额每人每年  
800 万人民币  
RMB8,000,000  
annual limit



既往症治疗  
(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  
with in AXA Group



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



全球优质医疗网络，  
享受高品质就医服务  
Access to extensive hospital  
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



住院绿通及重疾异地补助 1 万  
Hospitalization green channel  
and subsidies for medical  
treatment for critical illness in  
other places up to RMB 10000



住院一对一护工  
1V1 Nursing Service in  
Hospital



院后上门护理服务 5 次  
5 Times For Post-  
hospitalization Home Care

# “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		8,000,000	
可选住院免赔额/年 Optional Inpatient Deductible/year		0/10,000/30,000	
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		30,000/次且每一保单年度最高12次 Up to 12 times per policy year, RMB 3,000 per time	
拓展责任 Extended Benefits			
住院及日间治疗前/后诊疗 (限前/后90天内, 且住院或日间治疗前以一次为限) Pre and Post In-patient/Daycare (within 90 days,limited to one visit for each condition before admission or daycare treatment) 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	
既往症治疗* (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 <sup>7</sup> 15,000 or the amount approved by the insurer <sup>7</sup>	
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		10,000	
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咨询及药品费用 (非慢性病, 仅适用于6至65周岁被保险人) Online Consultation and Medicine at Specified Intemet 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 bya Physician due to Family History		2,000	
健康检查 Health Screen			
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)		8,000	
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:

- 所有费用必须合理且必需。All expenses must be reasonable, necessary and customary.
- 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.
- 全额赔付及各项保险金均受限于各险种的保险金额,且上述各项保险责任的合计给付金额不超过800万人民币。 Full coverage and all benefits payable shall be always subject to Annual Limit and the total payment amount of the above-mentioned insurance benefits shall not exceed RMB 8 million.
- 既往症治疗: 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.
- 先天性疾病治疗: 该项保障仅限于本合同首次生效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.
- 被保险人需医学核保, 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10,000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 ¥10,000 in each subsequent year upon renewal.No coverage for non-approved Pre-existing Conditions.
- 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%。Forthinsured who have no claim record in recent 1 year, 2 consecutive years, 3 consecutive years, 4 consecutive years or more, the renewal discount can be 5%, 10%, 15%, 20% respectively.
- 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.
- 同一家庭中所有子女的保险计划、保险利益及住院免赔额必须一致。The insurance plan, benefit and inpatient deductible of all children should be the same.

# 直付医院举例 Hospital Direct

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		
	复旦大学附属华山医院, 国际医疗中心 Huashan Worldwide Medical Center	陈笃生医院 PLC Tan Tock Seng Hospital Patient Liaison Centre		
	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	Healthway Medical Group		
	上海国际医学中心 Shanghai International Medical Center	International Medical Clinic, Camden Clinic		
	上海和睦家医院 Shanghai United Family Hospital	Raffles Medical Group-Capital Tower		
广州 Guangzhou	上海百汇医疗, 新瑞门诊部 Parkway Health, Specialty and Inpatient Center	Thailand	Bangkok Hospital Trat	
	南方医科大学南方医院, 惠侨楼 Nanfang Hospital of Southern Medical University, Huiqiao Building		Samitivej Thonburi 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		BNH Hospital	
	广州和睦家医院 Guangzhou United Family Hospital		康民医院 Bumrungrad International Hospital	
	北京大学深圳医院, 特诊门诊 Peking University Shenzhen Hospital, Priority Clinical Center		Indonesia	Klinik Penta Medica
香港大学深圳医院国际诊疗中心 The University of Hongkong, Shenzhen Hospital International Medical Center	Siloam Hospitals Jambi			
台北 Taipei	台北长庚纪念医院国际服务中心 Taipei Chang Gung Memorial Hospital International Service Center	National Hospital Surabaya		
	台安医院特诊中心, 台北 Taiwan Adventist Hospital, International Healthcare Center	Philippines		The Medical City
	澳门 Macau			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
			莱佛士医疗中心, 中环 Raffles Medical Centre, Central	Makati Medical Center
			莱佛士医疗中心, 香港国际机场 Raffles Medical Center, Chek Lap Kok	St. Luke's Medical Center, Quezon City
香港港安医院, 港安医疗中心 Hong Kong Adventist Hospital, Adventist Medical Center			Japan	圣路加国际医院 St. Luke's International Hospital
香港养和医院 Hong Kong Sanatorium & Hospital		Tokyo Business Clinic		

# 限制医疗机构清单 List of Restricted Medical Institutions

\* 本公司不承担在下列医疗机构发生的任何费用。Note: We do not cover any expenses charged by the below providers.

机构中文名称	English name of Providers
上海王志伟中西医结合诊所	Shanghai Wangzhiwei Clinic
上海五雷中医诊所	Shanghai Wulei Clinic
亚洲专科医生	Asia Medical Specialists
济南中西医结合慢性病医院	Chronic Disease Hospital of Ji'nan Traditional Chinese Medicine
深圳陈裕坤西内科诊所	Shenzhen Chenyukun Clinic
明经堂所有中医诊所	All Ming Jing Tang TCM Clinics
上海优仕美地巨富里医院及上海优仕美地门诊部	Shanghai Yosemite Hospital (Jingan) and Shanghai Yosemite Clinic
所有脊近完美中医诊所及脊近完美按摩/推拿馆(包括上海、昆明、丹阳市)	All Jijin Perfect TCM Clinics and Massage (including Shanghai, Kunming, Danyang)
所有上海颈卫中医诊所	All Shanghai Jingyiwei TCM Clinics
上海博宛中医诊所有限公司	Shanghai Bowan Traditional Chinese Medicine Clinic
上海近博中医诊所有限公司	Shanghai Jin Bo TCM Clinic
上海博近中医诊所有限公司	Shanghai Bo Jin TCM Clinic
上海犒博中医诊所有限公司	Shanghai Gaobo TCM Clinic
上海脊安中医诊所有限公司	Shanghai Ji An TCM Clinic
上海泰脊中医诊所有限公司	Shanghai Tai Ji TCM Clinic.
上海犒然实业有限公司财富店及健康店	Shanghai Gaoran TCM Clinics, Wealth Branch and Health Branch
明珍健康信息咨询	Klinoerth Therapy Clinic
上海全程玖玖健康门诊部	Shanghai Whole Jiujiu Health Clinic
北京臻世堂中医诊所	Beijing Zhenshitang Chinese Medicine Clinic
北京医嘉家阖诊所	Beijing Yijia Jiahe 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.

# 2023年安盛集团 位列「全球五百强」<sup>1</sup>

## 第91位

In 2023, AXA Group was ranked  
91st in Fortune Global 500<sup>1</sup>

业务网络遍及全球

Business network now covers

# 51

个国家和地区

51 countries and regions  
around the world

为全球近

Serving the world's about

# 1亿

用户竭诚服务

100 million customers

拥有

# 145,000

名员工

145,000 employees

2023年全球总营收

Annual Group Gross Revenues

# 1,027亿欧元<sup>2</sup>

€102.7bn

<sup>1</sup> 依据《财富》2023发布的数据。

<sup>1</sup> Based on the data published by Fortune in 2023.

<sup>2</sup> 截至2023年末。

<sup>2</sup> By the end of 2023.



**安盛**

**“尚越”环球  
个人高端医疗保险**

**Global Prestige  
Individual Medical Insurance**

**2024年9月  
September, 2024**

**95550**

**[WWW.axa.cn](http://WWW.axa.cn)**

安盛天平财产保险有限公司

本产品说明不作为保险合同的一部分。  
本资料仅供参考。请留意投保须知、服务手册，并关注责任免除等重要事项。  
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。

