



安盛

SMARTCARE EXCLUSIVE

A black and white photograph of a man with a full white beard and glasses, wearing a patterned suit jacket and a patterned shirt with a tie. He is holding a glass of whiskey in his right hand and looking off to the side. The background is a dimly lit bar with bottles on the shelves. Red geometric lines are overlaid on the image: a large parallelogram on the right side and a smaller one on the bottom left.

Creating The Great Adventure

Product Manual

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

Business network now covers 51 countries and regions around the world

Serving the world's about 100 million customers

145,000 employees

AXA Group financial strength²

€ 102.0bn	ANNUAL GROUP GROSS REVENUES
€ 7.3bn	UNDERLYING EARNINGS
€ 45.4bn	SHAREHOLDERS' EQUITY
27.1%	DEBT GERAING
215%	SOLVENCY II RATIO

FINANCIAL RATINGS OF PRINCIPAL INSURANCE SUBSIDIARIES³

Standard & Poor's

AA-

As of March 2023

Moody's

Aa3

Fitch

A+

¹ Based on the data published by Fortune

² By the end of 2022

³ By the end of 2022

Benefits Schedule of Smartcare Exclusive

Currency : (RMB)

Inpatient Cover	Classic	Elite	Classic	Elite	Elite
	China Plan (including HK, Taiwan, Macau)		International Plan (ex. US)		Worldwide Plan
Annual Limit for Part 1-9	12,000,000		18,000,000		25,000,000
Part 1: Inpatient and daycare treatment Benefit					
Optional Inpatient Deductible per policy year	Nil/15,000/30,000	Nil/15,000/30,000	Nil/15,000/30,000	Nil/15,000/30,000	Nil/15,000/30,000
Daily Room & Board Limit Per Day	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, Anesthetist's 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-daycare Specialist Consultation (Up to 90 days before admission, limited to one visit for each condition)					
Pre-hospitalization or Pre-daycare Diagnostic Services (Up to 90 days before admission, limited to one visit for each condition)					
Post-hospitalization or Post-daycare 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
Public Hospitals allowance of Mainland China* (Up to 30 days per policy year)	RMB1,000 per day	RMB1,000 per day	RMB1,000 per day	RMB1,000 per day	RMB1,000 per day
Part 2: Major Organ Transplant ##					
Part 3: Artificial Prosthesis (Surgical Implants) **					
Part 4: Cancer Treatment, Outpatient Kidney Dialysis and anti-rejection treatment after organ transplant as an Outpatient	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)					
Part 7: Outpatient Surgery					
Part 8: Durable medical equipment (Annual limit per policy year)	3,000	3,000	3,000	3,000	3,000
Part 9: Usage of High Cost Provider#	Not Covered	Optional 100% or 80% Covered	Not Covered	Optional 100% or 80% Covered	Optional 100% or 80% Covered
Part 10: Emergency Assistance Service and Benefits	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Part 11: Online consultation and medicine at specified Internet hospital (Except chronic illness, Applicable to the insured aged 6 to 65 years old ONLY)	Unlimited consultation visits; Annual medicine limit 5,000, Max 4 visits per month and up to 500 per visit				
Outpatient Cover	Classic	Elite	Classic	Elite	Elite
	China Plan (including HK, Taiwan, Macau)		International Plan (ex. US)		Worldwide Plan
Annual Limit (Limit to 1 visit per day per disability)	45,000		90,000		180,000
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 12 visits per year, Full Coverage		Max 12 visits per year, Full Coverage
Routine physical examinations, health screening & health check-ups, and vaccinations (Benefit Limit Per Year)	3,000	3,000	4,000	4,000	5,000
Usage of High Cost Provider #	Not Covered	Optional 100% or 80% Covered	Not Covered	Optional 100% or 80% Covered	Optional 100% or 80% Covered
Dental Cover	Classic	Elite	Classic	Elite	Elite
	China Plan (including HK, Taiwan, Macau)		International Plan (ex. US)		Worldwide Plan
Annual Limit	5,000		8,000		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	Classic	Elite	Classic	Elite	Elite
	China Plan (including HK, Taiwan, Macau)		International Plan (ex. US)		Worldwide Plan
Annual Limit	30,000		60,000		90,000
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 :

- All expenses must be reasonable, necessary and customary.
- 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.
- Full coverage and all benefits payable shall be always subject to Annual Limit.
- ** Recommended or referred by the attending physician
- * The hospitalization allowance here excludes the International Department of China-Japan Friendship Hospital and Peking Union Medical College Hospital.
- ** Include all expenses of operating theatre & materials, anesthetists, surgeon and hospital service relating to the organ transplantation.
- # List of high cost providers:
(1). All the United Family Hospitals and clinics (except Shanghai and Shenzhen); (2). Raffles Medical Beijing / Shenzhen / Tianjin / Tianjintaida / Nanjing / Dalian Clinics (Beijing / Shenzhen / Tianjin / Tianjintaida / Nanjing / Dalian International SOS Clinics); (3). Shanghai East International Medical Center; (4). St. Michael Hospital and Beijing Tiantan Puhua hospital; (5). All the medical centers belong to Parkway Health Medical Centers in Mainland China and Hong Kong (except Chengdu Gleneagles Hospital and Chengdu Shenton Health Clinic); (6). Adventist Hospital; (7). Matilda Hospital; (8). All Medical Institutions belong to HKSH Medical Group; (9). International Medical Center (Beijing); (10). Shanghai Delta Health Hospital; (11). International Medical Center (Shanghai); (12). Shanghai Redleaf International Women's & Children's Hospital; (13). Gleneagles Hong Kong Hospital; (14). Hong Kong Baptist Hospital
Restricted medical institutions (We do not cover any expenses charged by these providers):
(1). Shanghai Wangzhiwei Clinic; (2). Shanghai Wulei Clinic; (3). Asia Medical Specialists; (4). Chronic Disease Hospital of Jinan Traditional Chinese Medicine; (5). Shenzhen Chenyukun Clinic; (6). All Ming Jing Tang TCM Clinics;
(7). Shanghai Yosemite Hospital (Jingnan) and Shanghai Yosemite Clinic.
These lists above will be updated timely if have changes and the latest list is available at www.axa.cn.
- For the insured 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.
- One family policy can include different plans and allow the coverage area or benefits of insured persons higher than the main insured's.
- This benefit table is only available for the client serviced by MSH.
- Please refer to the Policy Wording for complete policy benefits and exclusions.

Product Features

RMB 25,000,000 annual maximum

Coverage area from Great China to worldwide

Inpatient as core plan, outpatient, dental and Mat can be added-on

Direct billing with medical card*

International Portability within AXA Group

Access to extensive hospital network, so as to provide you quality medical service

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

Premium:

Plan Age	China Classic		China Elite		International Classic		International Elite		Worldwide Elite	
	IP	IP+OP	IP	IP+OP	IP	IP+OP	IP	IP+OP	IP	IP+OP
0	4951	18861	6431	23834	5940	21143	7717	28690	13255	37271
10	4185	13652	4939	17552	5024	15736	5921	19995	10189	29385
20	6090	16720	7430	20750	7311	19441	8919	23685	14832	36380
30	7892	22242	9630	26584	9473	25155	11556	31539	19221	47272
40	11366	26938	13965	33986	13509	31734	16707	38474	26887	57967
50	18764	36375	22836	45332	22514	42364	27466	51735	44156	78800
60	32030	58508	39074	71108	38420	68050	46872	82928	74058	124577

* Currency: RMB

Annual inpatient deductible discount:

RMB 15,000: -45%

RMB 30,000: -50%

* The above annual deductible discount is only applicable to IP plan.

Notes:

- Non Beijing new policy rate shown in the table.
If you want to know the Beijing rate, please enquiry your insurance consultant.
- The initial enrollment Age of the Main Insured shall be 18 to 65 years old.
Where the spouse and the child/children are Dependent Insureds, the initial enrollment age of the spouse shall be 18 to 65 years and that of the child/children shall be 15 days after birth to 18 years old (Age Last Birthday).

This quotation is valid from July 1st, 2023 to June 30th, 2024.

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